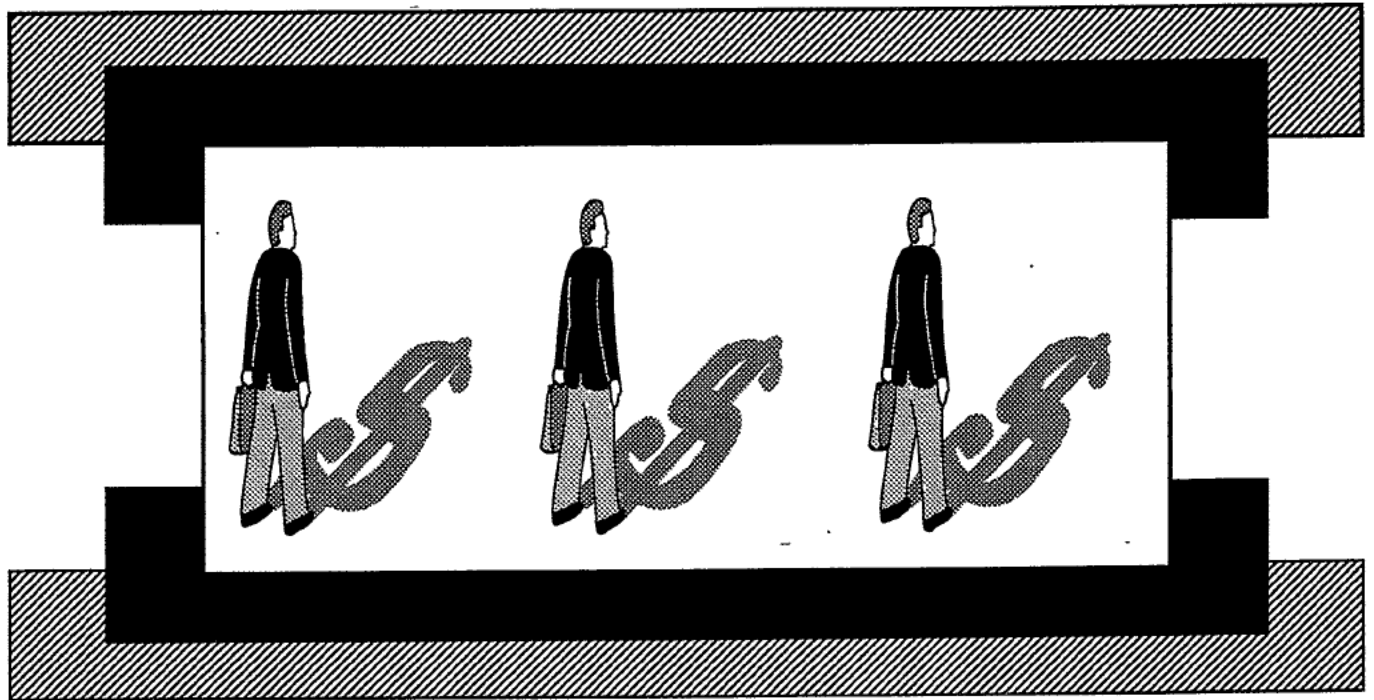

Missouri Property & Casualty Supplement Report 1997



*Missouri Department of Insurance
Statistics Section
September 1998*

**MISSOURI
PROPERTY & CASUALTY
SUPPLEMENT
REPORT
1997**



**Missouri Department of Insurance
Statistics Section
September 1998**

PREFACE

The **1997 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 15 of the annual statement for Missouri for 1997. This form is used to collect data in greater detail than reported in the 1997 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 15, with company profiles listed by their market share ranking. While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **1997 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance.

Other Publications Available

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

Missouri Department of Insurance Annual Report
Missouri Life, Accident & Health Supplement Data
Missouri Medical Malpractice (Closed Claim) Report
Missouri Real Estate Malpractice (Closed Claim) Report
Missouri Legal Malpractice (Closed Claim) Report
Missouri Products Liability (Closed Claim) Report
Missouri Health Maintenance Organization Report
Missouri Complaint Index Report
Missouri Market Share Report
Missouri Commercial Liability Report
Missouri Mortgage Guaranty Report
Missouri Uninsured Auto Report

Databases Available

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

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**SAMPLE COPY
OF
SUPPLEMENT TO PAGE 15
OF
ANNUAL STATEMENT
FOR YEAR ENDING
DECEMBER 31, 1997**

PLACE BAR CODE HERE



STATE OF MISSOURI
DEPARTMENT OF INSURANCE
SUPPLEMENT TO PAGE 15 OF
ANNUAL STATEMENT FOR YEAR ENDING
DECEMBER 31, 1997

MAIL TO: STATE OF MISSOURI
DEPARTMENT OF INSURANCE
STATISTICS SECTION
P.O. BOX 690
JEFFERSON CITY, MISSOURI 65102-0690

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DUE DATE - MARCH 1		SEE INSTRUCTIONS ON REVERSE SIDE			
COMPANY NAME		NAIC GROUP NO.		NAIC COMPANY NO.	
MISSOURI BUSINESS ONLY (ROUND TO NEAREST DOLLAR)					
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT ALLOCATED LOSS ADJUSTMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty (Collateral Prot. etc.)					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest (LSI/VS)					
29. Mortgage Guaranty					
30. Title					
31. Lawyers Malpractice					
32. Real Estate Malpractice					
33. Umbrella					
34. Other Specific (specify)					
35. National Flood Insurance Program					
36. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					

DEFINITION OF TERMS

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Direct Premiums Written: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premiums Earned: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

Fire (Dwelling, Commercial, Farm): Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

Allied Lines (Dwelling, Commercial, Farm, Growing Crops): Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

Farmowners Multi-Peril: A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

Commercial Multi-Peril: A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

Inland Marine (Including Auto Cargo): Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

Financial Guaranty: A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Other): Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

Earthquake: Property coverages for losses resulting from a sudden trembling or shaking of the

earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

All Accident and Health: Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

Direct Workers' Compensation: Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers' Compensation, Umbrella, Lawyers Malpractice, Real Estate Malpractice: Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

Product Liability (Bodily Injury & Property Damage): Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

Private Passenger and Commercial Automobile Liability: Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Private Passenger and Commercial Automobile Physical Damage: Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Aircraft: Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

Fidelity: A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

Surety: A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

Glass: Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

Burglary and Theft: Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

Boiler and Machinery: Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest: Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

Mortgage Guaranty: Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

Title: This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

Other Specific: Other coverages not generally described herein.

National Flood Insurance Program: Flood insurance reinsured through the Federal Government.

Federal Crop Insurance Corporation: Crop insurance reinsured through the Federal Government.

**TOTAL
PROPERTY & CASUALTY
INSURANCE BY
LINE OF BUSINESS**

MISSOURI DEPARTMENT OF INSURANCE
1997 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTALS BY LINE OF BUSINESS

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	DWELLING FIRE & ALLIED LINES	1.19	\$63,057,963	\$63,359,875	\$29,486,191	\$34,239,166	54.04
1B	COMMERCIAL FIRE & ALLIED LINES	1.31	\$69,436,727	\$73,304,945	\$29,678,926	\$26,173,173	35.70
1C	FARM FIRE & ALLIED LINES	0.11	\$6,018,182	\$6,029,520	\$1,956,863	\$1,890,709	31.36
3	FARM OWNERS MULTI-PERIL	1.18	\$62,571,093	\$60,635,918	\$34,490,032	\$35,140,896	57.76
4A	HOME OWNERS MULTI-PERIL	9.95	\$527,527,883	\$508,535,570	\$260,817,452	\$256,306,297	50.40
4B	DWELLING OWNERS MULTI-PERIL (ACV)	0.44	\$23,410,568	\$22,776,116	\$13,506,568	\$13,553,777	59.51
5	COMMERCIAL MULTI-PERIL	7.19	\$381,372,308	\$380,461,773	\$223,869,056	\$227,138,020	59.70
6	MOBILE HOMES	0.31	\$16,431,448	\$15,996,578	\$5,890,149	\$5,771,696	36.08
7	GROWING CROPS	0.04	\$2,223,493	\$2,223,451	\$1,636,367	\$1,547,136	69.58
8	OCEAN MARINE	0.75	\$39,695,349	\$39,913,990	\$33,403,350	\$31,928,545	79.99
9	INLAND MARINE (Including Auto Cargo)	2.41	\$127,794,159	\$127,735,846	\$59,428,784	\$73,985,168	57.92
10	FINANCIAL GUARANTY	0.15	\$8,025,901	\$7,111,917	\$846,511	\$998,093	14.03
11A	MEDICAL MALPRACTICE LIABILITY (Physicians & Surgeons)	1.18	\$62,780,784	\$63,904,882	\$44,893,158	\$39,240,977	61.41
11B	MEDICAL MALPRACTICE LIABILITY (Dentists)	0.07	\$3,620,053	\$3,729,511	\$1,506,555	\$1,683,415	45.14
11C	MEDICAL MALPRACTICE LIABILITY (Nurses)	0.03	\$1,430,588	\$1,073,768	\$29,794	(\$580,638)	-54.07
11D	MEDICAL MALPRACTICE LIABILITY (Hospitals)	0.29	\$15,248,580	\$13,199,320	\$3,143,280	\$1,974,721	14.96
11E	MEDICAL MALPRACTICE LIABILITY (Other)	0.35	\$18,770,001	\$20,018,056	\$5,714,900	\$11,955,336	59.73
12	EARTHQUAKE	0.67	\$35,612,411	\$34,960,148	\$29,481	\$500,389	1.43
14	ALL ACCIDENT & HEALTH	4.09	\$217,699,273	\$215,572,690	\$108,028,455	\$111,415,183	51.68
16	DIRECT WORKERS COMPENSATION	10.32	\$547,320,159	\$537,109,087	\$328,125,574	\$314,948,617	58.64
17A	OTHER LIABILITY (Bodily Injury & Property Damage)	5.19	\$275,341,501	\$294,675,712	\$151,564,930	\$148,652,149	50.45
17B	OTHER LIABILITY (Warranty Programs/Service Contracts)	0.59	\$30,535,031	\$21,199,338	\$21,347,032	\$16,432,665	77.51
17C	EXCESS WORKERS COMPENSATION	0.20	\$10,788,003	\$11,255,455	\$4,962,141	\$5,215,016	46.33
18	PRODUCT LIABILITY (Bodily Injury & Property Damage)	0.61	\$32,348,903	\$30,896,987	(\$3,050,949)	(\$2,680,574)	-79.88
19A1	PRIVATE PASSENGER (Auto Liability Bodily Injury)	11.71	\$620,940,210	\$622,594,555	\$319,247,114	\$312,385,604	50.17
19A2	PRIVATE PASSENGER (Auto Liability Property Damage)	6.96	\$369,125,445	\$360,477,097	\$285,277,277	\$284,835,012	79.02
19A3	PRIVATE PASSENGER (Auto Medical Payments)	1.54	\$81,778,686	\$82,204,934	\$55,246,855	\$59,001,422	71.77
19A4	PRIVATE PASSENGER (Uninsured Motorists)	2.09	\$110,947,447	\$110,087,910	\$55,634,165	\$59,555,794	54.10
19A5	PRIVATE PASSENGER (Underinsured Motorists)	0.21	\$11,112,057	\$10,780,585	\$6,659,187	\$2,968,099	27.53
19A6	PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)	0.04	\$2,265,156	\$2,262,881	\$1,030,033	\$1,223,357	54.06
19B1	COMMERCIAL AUTO LIABILITY (Bodily Injury)	3.24	\$171,984,546	\$168,621,987	\$104,442,360	\$119,272,661	70.73
19B2	COMMERCIAL AUTO LIABILITY (Property Damage)	1.05	\$55,837,693	\$54,135,517	\$49,615,519	\$53,794,757	99.37
19B3	COMMERCIAL AUTO LIABILITY (Medical Payments)	0.10	\$5,065,938	\$4,742,270	\$1,432,951	\$1,424,447	30.04
19B4	COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)	0.17	\$8,893,004	\$8,650,736	\$3,594,451	\$6,923,215	80.03
21A1	PRIVATE PASSENGER (Auto Comprehensive)	6.09	\$323,189,240	\$293,770,514	\$174,180,179	\$174,096,636	59.26
21A2	PRIVATE PASSENGER (Auto Collision)	10.71	\$567,666,484	\$576,673,957	\$378,633,902	\$381,514,405	66.16
21B1	COMMERCIAL AUTO LIABILITY (Comprehensive)	0.88	\$46,697,007	\$47,739,083	\$24,230,095	\$24,811,825	51.97
21B2	COMMERCIAL AUTO LIABILITY (Collision)	1.27	\$67,132,421	\$66,626,226	\$54,739,166	\$55,342,006	83.06
22	AIRCRAFT	0.62	\$32,651,601	\$34,382,887	\$9,811,637	\$18,250,599	53.08
23	FIDELITY	0.31	\$16,641,191	\$17,170,085	\$3,724,549	\$2,748,986	16.01
24	SURETY	0.82	\$43,540,562	\$45,671,343	\$7,874,364	\$4,403,043	9.64
25	GLASS	0.01	\$732,937	\$743,737	\$89,786	\$238,807	32.11
26	BURGLARY & THEFT	0.06	\$3,131,686	\$3,057,547	\$489,905	\$552,013	18.00
27	BOILER & MACHINERY	0.26	\$13,565,555	\$13,921,591	\$5,809,423	\$2,221,182	15.95
28A	CREDIT PROPERTY (Excluding V.S.I.)	0.02	\$1,193,796	\$1,314,669	\$146,814	\$233,156	17.73
28B	CREDIT CASUALTY (Collateral Protection)	0.06	\$2,976,936	\$2,943,276	\$852,958	\$1,784,517	60.63
28C	CREDIT UNEMPLOYMENT	0.13	\$6,887,598	\$6,475,883	\$1,258,020	\$1,283,196	19.81
28D	VENDOR/LENDERS SINGLE INTEREST (LSI/SLI)	0.00	\$146,349	\$159,469	\$18,109	\$21,631	13.56
29	MORTGAGE GUARANTY	0.80	\$42,267,715	\$44,630,570	\$4,460,805	\$11,862,322	26.58
30	TITLE	0.54	\$28,838,886	\$28,654,098	\$5,403,210	\$7,832,316	27.33
31	LAWYERS MALPRACTICE	0.27	\$14,580,412	\$13,614,619	\$4,934,072	\$8,059,195	59.20
32	REAL ESTATE MALPRACTICE	0.01	\$619,604	\$651,641	\$84,749	\$402,297	61.74
33	UMBRELLA	0.55	\$28,943,885	\$24,146,729	\$15,800,724	\$26,576,226	118.34
34	OTHER SPECIFIC	0.16	\$8,268,306	\$6,927,457	\$863,291	\$3,818,248	55.12
35	NATIONAL FLOOD INSURANCE PROGRAM	0.11	\$5,788,706	\$5,315,715	\$966,238	\$1,795,250	33.77
36	FEDERAL CROP INSURANCE CORPORATION	0.62	\$32,782,782	\$32,832,401	\$9,345,408	\$9,104,392	27.73
TOTAL ALL BUSINESS IN MISSOURI		100.00	\$5,302,756,014	\$5,246,049,914	\$2,946,502,776	\$2,974,639,080	56.70

**TOTAL
PROPERTY & CASUALTY
INSURANCE
BY COMPANY
BY LINE OF BUSINESS**

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN STERLING INSURANCE COMPANY	17.97	\$11,333,250	\$11,542,817	\$1,931,890	\$1,092,179	9.46
2	SHELTER MUTUAL INSURANCE CO	12.49	\$7,877,760	\$7,268,005	\$3,198,682	\$3,011,863	41.44
3	ZURICH INSURANCE COMPANY	7.30	\$4,603,542	\$3,732,186	\$2,528,599	\$9,795,397	262.46
4	OLD RELIABLE CASUALTY COMPANY	6.13	\$3,864,189	\$3,848,485	\$1,790,874	\$1,787,320	46.44
5	MISSOURI PROPERTY INS PLACEMENT FACILIT	5.44	\$3,429,776	\$3,520,729	\$2,791,981	\$2,452,776	69.67
6	AMERICAN FAMILY MUTUAL INS CO	4.79	\$3,018,957	\$2,974,308	\$1,952,292	\$1,980,255	66.58
7	COLUMBIA MUTUAL INSURANCE CO	2.81	\$1,772,001	\$1,639,857	\$857,952	\$933,651	56.93
8	SAFECO INSURANCE CO OF AMERICA	2.81	\$1,771,649	\$1,729,857	\$839,827	\$700,212	40.48
9	NATIONAL CASUALTY COMPANY	2.57	\$1,618,519	\$1,528,605	\$977,194	\$1,084,165	70.93
10	AMERICAN GUARANTEE & LIABILITY INS CO	2.52	\$1,591,005	\$1,720,861	\$811,398	\$1,119,669	65.06
11	CAMERON MUTUAL INSURANCE COMPANY	2.25	\$1,417,588	\$1,433,144	\$816,302	\$827,081	57.71
12	SHELTER GENERAL INS CO	2.04	\$1,287,825	\$1,960,993	\$990,725	\$782,721	39.91
13	ALLSTATE INSURANCE COMPANY	1.80	\$1,137,923	\$1,225,794	\$561,319	\$638,589	52.10
14	AMERICAN SECURITY INSURANCE COMPANY	1.63	\$1,027,274	\$950,284	\$316,565	\$200,236	21.07
15	CIGNA PROPERTY & CASUALTY INS CO	1.55	\$974,388	\$974,395	\$150,243	\$106,586	10.94
16	AMERICAN MODERN HOME INSURANCE CO	1.34	\$843,265	\$896,009	\$326,314	\$255,514	28.52
17	STANDARD FIRE INSURANCE COMPANY	1.24	\$784,529	\$304,725	\$23,981	\$25,333	8.31
18	AMERICAN STATES INSURANCE COMPANY	1.23	\$777,354	\$754,218	\$592,165	\$658,492	87.31
19	FARMERS ALLIANCE MUTUAL INS CO	1.18	\$746,725	\$718,895	\$238,671	\$282,978	39.36
20	FARMERS AND MERCHANTS INSURANCE CO	1.03	\$647,194	\$767,723	\$847,360	\$879,232	114.52
21	AMERICAN ECONOMY INSURANCE COMPANY	0.94	\$591,016	\$525,596	\$204,401	\$246,091	46.82
22	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.91	\$575,220	\$575,303	\$206,199	\$138,976	24.16
23	AUTO OWNERS INSURANCE CO MUTUAL	0.85	\$538,790	\$481,915	\$136,543	\$118,998	24.69
24	UNIVERSAL FIRE & CASUALTY INS CO	0.77	\$482,782	\$462,493	\$285,771	\$231,187	49.99
25	FEDERATED RURAL ELECTRIC INS CORP	0.74	\$468,243	\$468,344	\$273,428	\$161,268	34.43
26	FARMERS INSURANCE EXCHANGE	0.74	\$467,690	\$911,809	\$433,284	\$442,985	48.58
27	MENDOTA INSURANCE COMPANY	0.66	\$419,125	\$334,790	\$100,795	\$94,328	28.18
28	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.62	\$389,476	\$349,968	\$197,947	\$222,439	63.56
29	ASSOCIATES INSURANCE COMPANY	0.59	\$374,810	\$358,291	(\$8,713)	(\$5,497)	-1.53
30	OHIO CASUALTY INSURANCE COMPANY	0.50	\$314,267	\$321,064	\$156,772	\$174,718	54.42
31	AMERICAN GENERAL PROPERTY INS CO	0.47	\$299,219	\$300,552	\$325,685	\$277,894	92.46
32	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.46	\$287,103	\$171,596	\$169,510	(\$21,519)	-12.54
33	WEST AMERICAN INSURANCE COMPANY	0.44	\$280,270	\$252,965	\$225,344	\$310,412	122.71
34	SECURA INSURANCE A MUTUAL COMPANY	0.42	\$263,075	\$278,368	\$99,988	\$131,988	47.41
35	STATE AUTOMOBILE MUTUAL INS CO	0.42	\$262,058	\$246,977	\$280,343	\$272,607	110.38
36	ALLIED PROPERTY & CASUALTY INS CO	0.41	\$260,191	\$247,151	\$41,115	\$117,934	47.72
37	NEW HAMPSHIRE INSURANCE COMPANY	0.41	\$256,898	\$355,899	\$50,207	(\$21,386)	-6.01
38	GREAT PACIFIC INSURANCE COMPANY	0.37	\$236,295	\$175,855	\$47,335	\$257,107	146.20
39	LYNDON PROPERTY INSURANCE COMPANY	0.37	\$235,653	\$209,428	\$109,890	\$119,557	57.09
40	LIBERTY MUTUAL FIRE INSURANCE CO	0.37	\$231,825	\$232,048	\$227,322	\$197,092	84.94
41	UNITED CASUALTY INSURANCE CO OF AMERICA	0.33	\$207,638	\$222,974	\$51,481	(\$23,877)	-10.71
42	ALLIED MUTUAL INS CO	0.28	\$176,009	\$175,862	\$49,059	\$50,168	28.53
43	MILLERS MUTUAL INSURANCE ASSOCIATION	0.27	\$173,237	\$187,344	\$344,846	\$273,357	145.91
44	GENERAL CASUALTY CO OF WISCONSIN	0.27	\$171,053	\$181,111	\$56,556	\$61,852	34.15
45	LITITZ MUTUAL INSURANCE COMPANY	0.27	\$170,039	\$162,787	\$205,147	\$168,038	103.23
46	NORTHLAND INSURANCE COMPANY	0.25	\$158,174	\$153,558	\$114,241	\$127,615	83.11
47	BIRMINGHAM FIRE INS CO OF PA	0.24	\$153,010	\$38,044	\$0	\$7,608	20.00
48	HARTFORD FIRE INSURANCE COMPANY	0.24	\$149,207	\$209,471	\$179,880	\$78,193	37.33
49	TRAVELERS CASUALTY AND SURETY CO	0.24	\$149,143	\$515,625	\$6,007	\$0	0.00
50	COMMERCIAL UNION INSURANCE COMPANY	0.23	\$147,030	\$150,647	\$92,016	\$92,822	61.62
51	TIG PREMIER INSURANCE COMPANY	0.21	\$132,374	\$321,569	\$240,402	\$202,478	62.97
52	UNITED STATES FIDELITY & GUARANTY CO	0.21	\$130,776	\$146,875	\$90,652	\$27,417	18.67
53	AMERICAN FAMILY HOME INSURANCE CO	0.21	\$129,543	\$160,719	\$80,765	\$91,876	57.17
54	TRI STATE INSURANCE COMPANY	0.20	\$127,930	\$140,530	\$42,239	\$108,690	77.34
55	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20	\$127,765	\$132,769	\$75,080	\$82,805	62.37
56	FIREMANS FUND INSURANCE COMPANY	0.20	\$127,410	\$147,399	\$31,750	\$32,250	21.88
57	HARTFORD UNDERWRITERS INSURANCE CO	0.20	\$124,560	\$122,578	\$196,497	\$182,111	148.57
58	UNITED FIRE AND CASUALTY COMPANY	0.19	\$120,182	\$108,435	\$39,321	\$41,171	37.97
59	INDIANA LUMBERMENS MUTUAL INS CO	0.18	\$113,865	\$121,457	\$0	\$0	0.00
60	CINCINNATI INS CO THE	0.17	\$110,267	\$101,650	\$3,313	(\$15,123)	-14.88

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIRE INSURANCE EXCHANGE	0.17	\$109,975	\$175,651	\$78,834	(\$8,137)	-4.63
62	CONTINENTAL INSURANCE COMPANY THE	0.17	\$108,056	\$102,001	\$27,565	\$1,059	1.04
63	HAWKEYE SECURITY INSURANCE COMPANY	0.16	\$102,422	\$91,334	\$1,000	\$110	0.12
64	MID CENTURY INSURANCE COMPANY	0.15	\$96,054	\$209,077	\$4,218	\$2,467	1.18
65	PREFERRED RISK MUTUAL INSURANCE CO	0.15	\$95,278	\$64,976	\$1,166	\$18,747	28.85
66	COLUMBIA NATIONAL INSURANCE COMPANY	0.15	\$91,776	\$99,150	\$61,984	\$58,817	59.32
67	GENESIS INSURANCE COMPANY	0.13	\$84,458	\$32,336	\$0	(\$18,000)	-55.67
68	USAA CASUALTY INSURANCE COMPANY	0.13	\$82,587	\$86,245	\$54,814	\$9,953	11.54
69	MARYLAND CASUALTY COMPANY	0.12	\$74,951	\$102,813	\$9,644	\$26,279	25.56
70	AUTOMOBILE INS CO OF HARTFORD CT	0.12	\$73,381	\$66,589	\$19,740	\$24,474	36.75
71	PENN AMERICA INS CO	0.12	\$73,115	\$73,534	\$52,823	\$50,094	68.12
72	FIDELITY AND DEPOSIT CO MARYLAND	0.11	\$71,225	\$83,659	\$0	\$8,903	10.64
73	TRADERS INSURANCE COMPANY	0.11	\$66,312	\$84,706	\$79,114	\$22,746	26.85
74	GENERAL ACCIDENT INS CO OF AMERICA	0.10	\$65,753	\$72,848	\$7,795	\$8,351	11.46
75	FIDELITY AND CASUALTY CO OF NY	0.10	\$65,712	\$65,773	\$58,745	\$57,143	86.88
76	METROPOLITAN PROPERTY & CASUALTY INS CO	0.10	\$61,539	\$70,712	\$125,777	\$99,896	141.27
77	JEFFERSON INSURANCE CO OF NEW YORK	0.09	\$59,063	\$91,044	\$80,007	\$19,882	21.84
78	EMPIRE FIRE AND MARINE INSURANCE CO	0.09	\$58,617	\$62,986	\$185	(\$79)	-0.13
79	HANOVER INSURANCE COMPANY THE	0.08	\$53,401	\$56,972	\$62,780	\$63,129	110.81
80	MARKEL AMERICAN INSURANCE COMPANY	0.08	\$52,435	\$20,940	\$0	\$2,360	11.27
81	ARMED FORCES INSURANCE EXCHANGE	0.08	\$50,649	\$53,288	\$47,600	\$9,987	18.74
82	FEDERATED MUTUAL INSURANCE COMPANY	0.08	\$50,223	\$46,221	\$6,894	\$6,894	14.92
83	TIG INSURANCE COMPANY	0.08	\$49,755	\$22,174	\$0	(\$11,406)	-51.44
84	GRAIN DEALERS MUTUAL INSURANCE CO	0.08	\$48,284	\$54,398	\$66,313	\$60,217	110.70
85	MASSACHUSETTS BAY INS CO	0.07	\$46,032	\$50,434	\$109,754	\$108,978	216.08
86	DEPOSITORS INSURANCE COMPANY	0.07	\$44,811	\$33,819	\$42,264	\$41,633	123.11
87	REPUBLIC WESTERN INS CO	0.07	\$43,087	\$38,177	\$84,330	\$91,932	240.80
88	FIRST EXCESS AND REINSURANCE CORP	0.06	\$38,624	\$12,933	\$0	\$2,760	21.34
89	AMERICAN MOTORISTS INSURANCE CO	0.06	\$37,885	\$46,148	\$47,821	\$46,340	100.42
90	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$32,448	\$31,893	\$3,611	\$10,148	31.82
91	BITUMINOUS CASUALTY CORPORATION	0.05	\$29,103	\$23,668	\$231	\$1,631	6.89
92	EMPLOYERS MUTUAL CASUALTY COMPANY	0.04	\$27,024	\$26,899	\$2,751	(\$364)	-1.35
93	NORTHERN INSURANCE CO OF NEW YORK	0.04	\$26,686	\$40,670	\$56,629	\$56,777	139.60
94	OMAHA PROPERTY AND CASUALTY INS CO	0.04	\$25,102	\$23,376	\$2,897	\$2,166	9.27
95	CONTINENTAL WESTERN INSURANCE CO	0.04	\$23,899	\$23,387	\$2,309	\$2,786	11.91
96	FIRST FINANCIAL INSURANCE COMPANY	0.04	\$22,921	\$29,288	\$52,065	\$50,224	171.48
97	STATE AUTO PROPERTY & CASUALTY INS CO	0.03	\$21,479	\$21,005	\$3,447	(\$23,628)	-112.49
98	HORACE MANN INSURANCE COMPANY	0.03	\$19,941	\$18,943	\$514	\$606	3.20
99	SENTRY INSURANCE A MUTUAL COMPANY	0.03	\$18,256	\$16,956	\$6,010	\$1,989	11.73
100	SAVERS PROPERTY & CASUALTY INS CO	0.03	\$17,289	\$17,154	\$700	\$851	4.96
101	TRINITY UNIVERSAL INSURANCE COMPANY	0.03	\$16,849	\$14,850	\$0	\$0	0.00
102	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	\$15,841	\$17,633	\$1,266	\$1,125	6.38
103	HARTFORD CASUALTY INS CO	0.02	\$15,702	\$16,181	\$3,282	\$2,496	15.43
104	MICHIGAN MUTUAL INSURANCE COMPANY	0.02	\$14,601	\$60,195	\$15,018	\$8,904	14.79
105	AMERICAN INDEMNITY COMPANY	0.02	\$13,067	\$8,166	\$787	\$787	9.64
106	BROTHERHOOD MUTUAL INSURANCE CO	0.02	\$12,993	\$13,194	\$0	(\$73)	-0.55
107	PURITAN EXCESS AND SURPLUS LINES INS CO	0.02	\$12,865	\$1,512	\$0	\$0	0.00
108	CENTENNIAL INSURANCE COMPANY	0.02	\$11,834	\$10,466	\$0	(\$1,504)	-14.37
109	CENTURY-NATIONAL INSURANCE COMPANY	0.01	\$7,415	\$6,175	\$0	\$546	8.84
110	CHURCH MUTUAL INSURANCE COMPANY	0.01	\$6,866	\$7,105	\$0	(\$1,743)	-24.53
111	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$6,482	\$7,433	\$806	\$806	10.84
112	INTERSTATE INDEMNITY COMPANY	0.01	\$6,210	\$1,998	\$0	\$25	1.25
113	FIRST AMERICAN INSURANCE COMPANY	0.01	\$5,669	\$5,321	\$0	\$0	0.00
114	ILLINOIS NATIONAL INSURANCE COMPANY	0.01	\$5,641	\$61,705	\$6,411	(\$58,656)	-95.06
115	AMERISURE INSURANCE COMPANY	0.01	\$4,403	\$11,335	\$11,448	\$6,373	56.22
116	NORTHERN ASSURANCE CO OF AMERICA	0.01	\$4,315	\$4,417	\$1,260	\$1,291	29.23
117	INSURANCE COMPANY OF THE WEST	0.01	\$3,943	\$2,434	\$0	(\$3)	-0.12
118	COMMERCE AND INDUSTRY INSURANCE CO	0.01	\$3,447	\$375,472	\$23,997	(\$237,073)	-63.14
119	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$3,058	\$3,681	\$0	\$0	0.00
120	GRINNELL MUTUAL REINSURANCE COMPANY	0.00	\$2,042	\$2,111	\$6,519	\$6,416	303.93

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	AMCO INSURANCE COMPANY	0.00	\$1,989	\$1,963	\$0	\$0	0.00
122	AMICA MUTUAL INSURANCE COMPANY	0.00	\$1,968	\$3,213	\$0	\$0	0.00
123	GLENS FALLS INSURANCE COMPANY THE	0.00	\$1,851	\$1,444	\$0	(\$141)	-9.76
124	AEGIS SECURITY INSURANCE COMPANY	0.00	\$1,790	\$701	\$0	\$0	0.00
125	AMERICAN ALTERNATIVE INS CORP	0.00	\$1,742	\$1,350	\$0	\$319	23.63
126	EMPLOYERS FIRE INSURANCE COMPANY	0.00	\$1,730	\$2,571	\$250	\$178	6.92
127	PENNSYLVANIA GENERAL INSURANCE CO	0.00	\$1,671	\$136	\$0	\$1	0.74
128	ELECTRIC INSURANCE COMPANY	0.00	\$1,648	\$1,635	\$0	\$0	0.00
129	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$1,642	\$1,522	\$2,535	\$2,535	166.56
130	AMERICAN BANKERS INS CO OF FLORIDA	0.00	\$1,598	\$3,076	\$0	\$280	9.10
131	PREFERRED AMERICA INSURANCE COMPANY	0.00	\$1,175	\$30,941	\$1,289	(\$1,634)	-5.28
132	MIDWEST MUTUAL INSURANCE CO	0.00	\$806	\$832	\$1,106	\$1,105	132.81
133	REPUBLIC INSURANCE COMPANY	0.00	\$750	\$1,521	\$3,642	(\$2,325)	-152.86
134	KANSAS CITY FIRE & MARINE INS CO	0.00	\$698	\$298	\$0	\$0	0.00
135	CHURCH INSURANCE CO THE	0.00	\$658	\$246	\$285	\$285	115.85
136	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$581	\$572	\$0	\$0	0.00
137	AMERICAN HOME ASSURANCE COMPANY	0.00	\$456	\$330	\$0	\$66	20.00
138	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00	\$306	\$306	\$0	\$0	0.00
139	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$277	\$383	\$0	(\$104)	-27.15
140	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$144	\$63	\$0	\$0	0.00
141	AMERICAN INSURANCE COMPANY THE	0.00	\$100	\$100	\$0	\$0	0.00
142	REDLAND INSURANCE COMPANY	0.00	\$93	\$377	\$0	(\$1,578)	-418.57
143	GREAT AMERICAN INSURANCE COMPANY	0.00	\$44	\$260	\$57,951	(\$4,161)	-1600.38
144	ASSOCIATED INDEMNITY CORPORATION	0.00	\$10	\$10	\$0	\$0	0.00
145	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$9,292	\$188,405	N/A
146	AIU INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$4,465)	N/A
147	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$241	N/A
148	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$0	\$0	\$13	N/A
149	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$317)	N/A
150	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$21)	N/A
151	BITUMINOUS FIRE AND MARINE INS CO	0.00	\$0	\$0	\$0	\$200	N/A
152	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$551	\$0	\$790	143.38
153	FEDERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$7)	N/A
154	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$183	\$32,460	\$32,460	17737.70
155	GENERALI U S BRANCH	0.00	\$0	\$0	\$0	\$382	N/A
156	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$0	\$0	\$0	(\$1,026)	N/A
157	GRANITE STATE INSURANCE COMPANY	0.00	\$0	\$407	\$0	(\$33)	-8.11
158	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$87	N/A
159	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$64	\$0	\$0	0.00
160	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$591)	N/A
161	NIAGARA FIRE INSURANCE COMPANY	0.00	\$0	\$31	\$0	\$0	0.00
162	PROVIDIAN AUTO AND HOME INSURANCE CO	0.00	\$0	\$156	\$0	\$0	0.00
163	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$0	\$0	\$0	(\$4)	N/A
164	TITAN INDEMNITY COMPANY	0.00	\$0	\$35	\$0	(\$2,377)	-6791.43
165	TRANSCONTINENTAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$5	N/A
166	TRUCK INSURANCE EXCHANGE	0.00	\$0	\$0	(\$3,292)	(\$3,892)	N/A
167	CUMIS INSURANCE SOCIETY INC	-0.00	(\$6)	(\$6)	\$0	\$0	0.00
168	CONTINENTAL CASUALTY COMPANY	-0.00	(\$34)	(\$45)	\$3,541	\$6,086	-13524.44
169	BLUE RIDGE INSURANCE COMPANY	-0.00	(\$43)	\$597	\$432	(\$3,074)	-514.91
170	UTICA MUTUAL INSURANCE COMPANY	-0.00	(\$179)	\$17	\$0	\$0	0.00
171	EQUITY MUTUAL INSURANCE COMPANY	-0.00	(\$558)	\$21,308	\$34,326	\$27,345	128.33
172	TIG COUNTRYWIDE INSURANCE COMPANY	-0.01	(\$6,910)	(\$6,910)	\$0	(\$3,000)	43.42
173	INSURANCE CO OF THE STATE OF PA	-0.01	(\$8,816)	\$60,370	\$2,497	(\$302,178)	-500.54
TOTAL		100.00	\$63,057,963	\$63,359,875	\$29,486,191	\$34,239,166	54.04

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLENDALDE MUTUAL INSURANCE COMPANY	10.39	\$7,216,519	\$8,221,488	\$2,530,198	\$1,635,899	19.90
2	ARKWRIGHT MUTUAL INSURANCE CO	6.62	\$4,598,136	\$4,199,244	\$783,361	\$1,430,223	34.06
3	UNITED FIRE AND CASUALTY COMPANY	4.13	\$2,868,648	\$2,888,343	\$970,062	\$1,066,556	36.93
4	FEDERATED MUTUAL INSURANCE COMPANY	4.08	\$2,833,131	\$2,748,486	\$848,295	\$520,575	18.94
5	UNITED STATES FIDELITY & GUARANTY CO	3.62	\$2,514,325	\$2,888,669	\$247,726	\$158,345	5.48
6	ROYAL INDEMNITY COMPANY	3.42	\$2,373,510	\$2,251,000	\$53,784	\$29,781	1.32
7	PROTECTION MUTUAL INSURANCE COMPANY	3.13	\$2,172,463	\$2,379,176	\$2,110,393	\$1,771,115	74.44
8	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	3.09	\$2,148,107	\$2,159,474	\$367,576	\$77,846	3.60
9	ST PAUL MERCURY INSURANCE COMPANY	3.01	\$2,088,542	\$2,363,881	\$900,565	\$925,423	39.15
10	STATE AUTO PROPERTY & CASUALTY INS CO	3.00	\$2,080,198	\$1,929,543	\$811,282	\$696,827	36.11
11	CONTINENTAL INSURANCE COMPANY THE	2.75	\$1,911,356	\$3,631,996	\$1,158,444	(\$328,091)	-9.03
12	TRAVELERS INDEMNITY CO OF ILLINOIS	2.44	\$1,696,829	\$1,474,531	\$1,412,202	\$2,217,655	150.40
13	AMERICAN STATES INSURANCE COMPANY	2.42	\$1,682,712	\$1,656,868	\$944,987	\$1,041,868	62.88
14	BALBOA INSURANCE COMPANY	2.33	\$1,620,904	\$1,491,165	\$672,694	\$685,023	45.94
15	ALLIANZ INSURANCE COMPANY	2.28	\$1,580,918	\$1,209,659	\$187,463	\$347,473	28.72
16	RELIANCE INSURANCE COMPANY	1.76	\$1,218,615	\$1,149,014	\$435,163	\$543,555	47.31
17	HARTFORD STEAM BOILER INSPECTION & INS	1.72	\$1,193,817	\$1,385,396	\$361,237	\$310,311	22.40
18	ST PAUL FIRE & MARINE INSURANCE CO	1.70	\$1,183,860	\$1,263,917	\$326,669	\$30,579	2.42
19	UNIVERSAL UNDERWRITERS INS CO	1.54	\$1,065,872	\$1,065,872	\$202,749	\$201,585	18.91
20	ALLIANZ UNDERWRITERS INSURANCE COMPANY	1.47	\$1,023,556	\$946,219	\$227,946	\$616,987	65.21
21	MILLERS MUTUAL INSURANCE ASSOCIATION	1.41	\$977,072	\$1,061,611	\$634,414	\$194,309	18.30
22	CIGNA INSURANCE COMPANY	1.35	\$936,688	\$683,182	\$221,908	\$294,348	43.08
23	TRAVELERS INDEMNITY COMPANY	1.23	\$856,878	\$865,598	\$231,073	\$249,404	28.81
24	EMPLOYERS MUTUAL CASUALTY COMPANY	1.23	\$855,209	\$846,471	\$117,184	(\$30,595)	-3.61
25	TRAVELERS INDEMNITY CO OF AMERICA	1.05	\$729,616	\$773,331	\$917,004	\$1,070,132	138.38
26	HARTFORD FIRE INSURANCE COMPANY	1.05	\$726,747	\$1,020,343	\$634,147	\$275,661	27.02
27	ST PAUL PROPERTY & CASUALTY INS CO	1.01	\$704,231	\$599,820	\$230,311	\$267,114	44.53
28	MISSOURI PROPERTY INS PLACEMENT FACILIT	1.01	\$700,948	\$815,226	\$275,618	\$345,251	42.35
29	AFFILIATED FM INSURANCE COMPANY	0.98	\$679,117	\$621,088	(\$3,311,404)	(\$3,327,425)	-535.74
30	LUMBERMENS UNDERWRITING ALLIANCE	0.97	\$671,408	\$461,698	\$9,342	\$14,041	3.04
31	STATE AUTOMOBILE MUTUAL INS CO	0.95	\$660,509	\$622,694	\$79,181	(\$18,464)	-2.97
32	HAWKEYE SECURITY INSURANCE COMPANY	0.93	\$646,825	\$640,368	\$244,914	\$175,355	27.38
33	ECONOMY FIRE & CASUALTY COMPANY	0.83	\$575,387	\$546,944	\$309,362	\$425,310	77.76
34	SHELTER MUTUAL INSURANCE CO	0.83	\$573,218	\$589,245	\$254,629	\$228,749	38.82
35	BENCHMARK INSURANCE COMPANY	0.77	\$532,162	\$369,067	\$221,159	\$240,938	65.28
36	FIREMANS FUND INSURANCE COMPANY	0.73	\$508,580	\$904,032	\$2,804,156	\$2,538,937	280.85
37	FIDELITY AND GUARANTY INSURANCE COMPANY	0.68	\$473,435	\$291,236	\$35,248	\$59,221	20.33
38	PLAINS INSURANCE COMPANY	0.58	\$403,593	\$404,297	\$86,407	(\$123,411)	-30.52
39	SENTRY INSURANCE A MUTUAL COMPANY	0.56	\$386,109	\$388,454	\$20,229	\$114,922	29.58
40	TRI STATE INSURANCE CO OF MINNESOTA	0.51	\$352,368	\$315,655	\$202,107	\$525,252	166.40
41	AMERICAN ECONOMY INSURANCE COMPANY	0.46	\$321,813	\$316,156	\$16,795	\$50,520	15.98
42	CONTINENTAL CASUALTY COMPANY	0.46	\$318,931	\$273,491	\$125,207	(\$42,713)	-15.62
43	UNITED SECURITY INSURANCE COMPANY	0.46	\$318,308	\$299,650	\$58,372	\$64,174	21.42
44	COLUMBIA MUTUAL INSURANCE CO	0.46	\$316,346	\$328,383	\$170,012	\$173,983	52.98
45	FARMERS ALLIANCE MUTUAL INS CO	0.45	\$315,125	\$296,969	\$172,460	\$146,982	49.49
46	GRAIN DEALERS MUTUAL INSURANCE CO	0.43	\$301,322	\$324,030	\$2,009,421	\$2,409,623	743.64
47	WESTCHESTER FIRE INSURANCE COMPANY	0.41	\$285,438	\$255,582	\$16,400	\$64,173	25.11
48	TRUCK INSURANCE EXCHANGE	0.41	\$283,226	\$197,868	\$0	\$2,866	1.45
49	SHELTER GENERAL INS CO	0.40	\$275,258	\$260,041	\$60,131	\$162,643	62.55
50	NATIONAL SURETY CORPORATION	0.39	\$272,946	\$137,969	\$0	\$86,113	62.41
51	CINCINNATI INS CO THE	0.39	\$269,819	\$248,733	\$241,059	(\$37,005)	-14.88
52	FARMERS INSURANCE EXCHANGE	0.38	\$264,881	\$138,029	\$0	\$321	0.23
53	OHIO CASUALTY INSURANCE COMPANY	0.37	\$259,921	\$205,792	\$204,528	\$206,829	100.50
54	AGRICULTURAL INSURANCE COMPANY	0.36	\$249,408	\$265,522	\$220,531	(\$54,918)	-20.68
55	JOHN DEERE INSURANCE COMPANY	0.34	\$236,335	\$281,194	\$89,308	\$68,157	24.24
56	AMERICAN ALLIANCE INSURANCE COMPANY	0.33	\$228,477	\$206,861	\$16,283	\$16,284	7.87
57	WEST AMERICAN INSURANCE COMPANY	0.32	\$220,118	\$202,110	\$80,432	\$78,345	38.76
58	AMERICAN FAMILY MUTUAL INS CO	0.31	\$216,287	\$218,390	\$446,744	\$489,182	223.99
59	AMERICAN NATIONAL FIRE INSURANCE CO	0.30	\$210,733	\$251,945	\$306,094	\$96,998	38.50
60	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.29	\$202,711	\$214,970	\$6,378	\$3,196	1.49

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET .. SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	RELIANCE NATIONAL INDEMNITY COMPANY	0.28	\$196,611	\$714,550	\$180,261	\$79,145	11.08
62	CHARTER OAK FIRE INSURANCE CO THE	0.28	\$192,948	\$215,766	\$244,153	\$256,825	119.03
63	ATHENA ASSURANCE COMPANY	0.28	\$191,035	\$152,639	\$52,501	\$22,479	14.73
64	CAMERON MUTUAL INSURANCE COMPANY	0.27	\$189,385	\$196,392	\$72,288	\$74,288	37.83
65	FIRST SPECIALTY INSURANCE CORPORATION	0.27	\$184,607	\$149,661	\$0	\$51,273	34.26
66	AMERICAN MODERN HOME INSURANCE CO	0.26	\$182,979	\$194,424	\$70,809	\$55,444	28.52
67	TRAVELERS CASUALTY AND SURETY CO	0.24	\$168,729	\$238,538	\$342,696	\$135,304	56.72
68	MUTUAL SERVICE CASUALTY INSURANCE CO	0.24	\$164,664	\$158,184	\$194,123	\$88,371	55.87
69	GENERAL ACCIDENT INS CO OF AMERICA	0.24	\$163,298	\$154,865	\$38,087	\$17,629	11.38
70	MILLERS MUTUAL FIRE INSURANCE CO THE	0.22	\$154,644	\$141,355	\$15,631	\$43,188	30.55
71	ECONOMY PREFERRED INSURANCE COMPANY	0.22	\$153,461	\$215,249	\$169,071	\$66,782	31.03
72	AUTO OWNERS INSURANCE CO MUTUAL	0.22	\$150,834	\$149,106	\$31,018	(\$99,852)	-66.97
73	ALLIED MUTUAL INS CO	0.21	\$149,203	\$149,134	\$61,876	\$63,226	42.40
74	RLI INSURANCE COMPANY	0.20	\$137,332	\$142,643	\$12,151	\$209,921	147.17
75	ROYAL INSURANCE COMPANY OF AMERICA	0.20	\$135,737	\$184,248	\$58,877	(\$34,051)	-18.48
76	AMCO INSURANCE COMPANY	0.19	\$131,888	\$130,538	\$20,449	\$14,208	10.88
77	FIDELITY & GUARANTY INS UNDERWRITERS	0.19	\$130,944	\$145,169	\$20,891	\$26,138	18.01
78	MID CENTURY INSURANCE COMPANY	0.19	\$129,324	\$66,504	\$0	\$2,249	3.38
79	GREAT NORTHERN INSURANCE COMPANY	0.19	\$128,803	\$102,418	\$0	\$5,666	5.53
80	VESTA FIRE INSURANCE CORP	0.18	\$126,351	\$66,333	\$0	(\$47,830)	-72.11
81	KANSAS CITY FIRE & MARINE INS CO	0.17	\$117,294	\$147,767	\$8,356	\$127,148	86.05
82	HARTFORD CASUALTY INS CO	0.16	\$113,652	\$117,269	\$31,773	\$24,082	20.54
83	UNITED PACIFIC INSURANCE COMPANY	0.16	\$112,661	\$89,866	\$40,199	\$67,459	75.07
84	CONTINENTAL WESTERN INSURANCE CO	0.16	\$111,528	\$123,871	\$37,715	\$34,820	28.11
85	CHRYSLER INSURANCE COMPANY	0.16	\$110,893	\$115,300	\$50,238	(\$7,468)	-6.48
86	GRINNELL MUTUAL REINSURANCE COMPANY	0.15	\$105,795	\$114,981	\$34,772	\$32,752	28.48
87	YASUDA FIRE & MARINE INS CO OF AMER TH	0.15	\$105,198	\$153,235	\$13,972	(\$5,207)	-3.40
88	SECURITY NATIONAL INSURANCE COMPANY	0.15	\$103,067	\$98,307	\$26,734	\$28,603	29.10
89	AMERICAN AND FOREIGN INSURANCE CO	0.15	\$102,483	\$94,908	\$0	(\$617)	-0.65
90	NATIONAL FARMERS UNION STANDARD INS CO	0.14	\$99,056	\$135,529	\$56,998	\$51,285	37.84
91	AMERICAN CASUALTY CO OF READING PA	0.14	\$96,120	\$122,397	\$35,860	\$17,440	14.25
92	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.14	\$94,980	\$82,678	\$156,858	\$63,271	76.53
93	FIRST NATIONAL INS CO OF AMERICA	0.13	\$91,206	\$93,397	\$16,942	\$16,043	17.18
94	FEDERAL INSURANCE COMPANY	0.12	\$83,851	\$74,941	\$11,022	(\$56,684)	-75.64
95	TRANSPORTATION INSURANCE COMPANY	0.12	\$83,169	\$71,527	\$74,493	\$128,181	179.21
96	FARMERS AND MERCHANTS INSURANCE CO	0.11	\$79,513	\$312,391	\$89,681	\$75,484	24.16
97	OWNERS INSURANCE COMPANY	0.11	\$77,424	\$77,134	\$1,398	(\$10,054)	-13.03
98	LIBERTY MUTUAL FIRE INSURANCE CO	0.11	\$76,393	\$73,004	\$597,132	\$741,203	1015.29
99	HARCO NATIONAL INSURANCE COMPANY	0.11	\$76,283	\$69,555	\$2,500	\$2,729	3.92
100	GENERAL CASUALTY CO OF WISCONSIN	0.11	\$74,226	\$70,022	\$36,435	\$34,000	48.56
101	OLD REPUBLIC INSURANCE COMPANY	0.11	\$72,976	\$81,960	\$9,578	\$3,840	4.69
102	COMMERCIAL UNION INSURANCE COMPANY	0.10	\$72,480	\$96,248	\$26,955	(\$31,587)	-32.82
103	TRUMBULL INSURANCE COMPANY	0.10	\$72,211	\$73,603	\$11,378	\$11,477	15.59
104	NORTH AMERICAN SPECIALTY INS CO	0.09	\$65,027	\$97,102	\$19,955	(\$4,259)	-4.39
105	MASSACHUSETTS BAY INS CO	0.09	\$61,521	\$70,609	(\$695)	\$1,530	2.17
106	UNITED STATES FIRE INSURANCE CO	0.09	\$59,538	\$44,542	\$0	\$10,099	22.67
107	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.09	\$59,099	\$57,237	\$0	(\$5,261)	-9.19
108	ST PAUL GUARDIAN INSURANCE COMPANY	0.08	\$57,405	\$53,520	\$2,600	\$3,760	7.03
109	HANOVER INSURANCE COMPANY THE	0.08	\$53,768	\$65,106	\$94,826	\$13,246	20.35
110	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.07	\$50,543	\$60,779	\$74,996	\$78,592	129.31
111	PHOENIX INSURANCE COMPANY THE	0.07	\$48,424	\$14,583	\$0	\$2,872	19.69
112	NONPROFITS INS ASSN AN INTERINS EXCH	0.07	\$48,077	\$44,656	\$7,101	\$7,101	15.90
113	MINNESOTA FIRE AND CASUALTY COMPANY	0.06	\$44,922	\$51,978	\$13,301	\$8,450	16.26
114	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.06	\$44,627	\$41,195	\$5,169	\$5,169	12.55
115	NORTHLAND INSURANCE COMPANY	0.06	\$44,562	\$122,101	\$331,018	\$218,460	178.92
116	LITITZ MUTUAL INSURANCE COMPANY	0.06	\$42,723	\$42,903	\$4,672	\$3,115	7.26
117	TRAVELERS CASUALTY & SUR CO OF AMERI	0.06	\$41,065	\$59,461	\$69,871	(\$37,691)	-63.39
118	TWIN CITY FIRE INS CO	0.06	\$38,671	\$34,877	\$2,125	\$113,313	324.89
119	VALIANT INS CO	0.05	\$36,023	\$36,272	\$1,917	\$1,797	4.95
120	TRI STATE INSURANCE COMPANY	0.05	\$35,136	\$66,746	\$7,160	\$9,918	14.86

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	FARMINGTON CASUALTY COMPANY	0.05	\$34,142	\$35,972	\$4,024	\$2,650	7.37
122	ST PAUL INSURANCE CO OF ILLINOIS THE	0.05	\$32,688	\$61,995	\$24,466	\$24,907	40.18
123	SECURA INSURANCE A MUTUAL COMPANY	0.04	\$29,351	\$34,016	\$2,121	\$3,121	9.18
124	T H E INSURANCE COMPANY	0.04	\$29,131	\$64,233	\$1,098,275	\$1,098,275	1709.83
125	TRINITY UNIVERSAL INSURANCE COMPANY	0.04	\$27,167	\$30,429	\$10,895	\$11,983	39.38
126	ALLSTATE INSURANCE COMPANY	0.04	\$25,375	\$21,605	\$2,325	\$2,441	11.30
127	MARYLAND CASUALTY COMPANY	0.03	\$22,898	\$32,876	\$0	(\$7,757)	-23.59
128	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03	\$22,676	\$57,101	\$9,235	(\$11,325)	-19.83
129	GENERAL INSURANCE CO OF AMERICA	0.03	\$21,301	\$21,460	\$1,799	\$1,682	7.84
130	NN INSURANCE COMPANY	0.03	\$20,963	\$23,040	\$50	\$50	0.22
131	TRANSCONTINENTAL INSURANCE COMPANY	0.03	\$20,344	\$38,604	(\$2,400)	(\$877)	-2.27
132	CENTENNIAL INSURANCE COMPANY	0.03	\$20,200	\$15,383	\$5,955	\$8,096	52.63
133	REGENT INSURANCE COMPANY	0.03	\$19,419	\$17,505	\$4,079	\$4,891	27.94
134	NATIONAL FIRE INS CO OF HARTFORD	0.03	\$18,807	\$11,788	\$0	(\$3,357)	-28.48
135	COLORADO CASUALTY INSURANCE COMPANY	0.02	\$16,737	\$38,107	\$1,721	\$1,621	4.25
136	NORTHWESTERN NATIONAL CASUALTY CO	0.02	\$16,650	\$26,764	\$0	\$5,000	18.68
137	GERLING AMERICA INSURANCE COMPANY	0.02	\$16,032	\$8,561	\$0	(\$2,098)	-24.51
138	PENNSYLVANIA GENERAL INSURANCE CO	0.02	\$15,949	\$15,601	\$0	(\$52)	-0.33
139	SUMITOMO MARINE & FIRE INS CO LTD	0.02	\$15,233	\$15,274	\$0	\$0	0.00
140	LIBERTY INSURANCE CORPORATION	0.02	\$15,212	\$12,964	\$0	\$1,570	12.11
141	SAFECO INSURANCE CO OF AMERICA	0.02	\$15,110	\$13,321	\$0	(\$31)	-0.23
142	NORTH RIVER INSURANCE COMPANY THE	0.02	\$12,852	\$19,701	\$0	(\$376)	-1.91
143	WAUSAU BUSINESS INSURANCE COMPANY	0.02	\$12,802	\$11,306	\$6,783	\$12,894	114.05
144	WAUSAU UNDERWRITERS INS CO	0.02	\$12,753	\$3,157	\$3,622	\$3,598	113.97
145	LEGION INSURANCE COMPANY	0.02	\$12,591	\$8,990	\$0	\$0	0.00
146	CAPITOL INDEMNITY CORPORATION	0.02	\$12,554	\$12,341	\$0	\$0	0.00
147	ATLANTIC INSURANCE COMPANY	0.02	\$12,300	\$2,224	\$0	\$0	0.00
148	NIAGARA FIRE INSURANCE COMPANY	0.02	\$12,144	\$10,284	\$19,996	\$19,996	194.44
149	MOTORS INSURANCE CORPORATION	0.01	\$10,169	\$10,308	\$5,521	\$291	2.82
150	PREFERRED RISK MUTUAL INSURANCE CO	0.01	\$9,550	\$9,452	\$0	\$62	0.66
151	GREAT AMERICAN INSURANCE COMPANY	0.01	\$9,474	\$20,122	\$8,479	(\$83,419)	-414.57
152	CIGNA FIRE UNDERWRITERS INS CO	0.01	\$9,459	\$18,565	\$2,871	\$4,678	25.20
153	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01	\$9,143	\$9,447	\$254,097	\$310,455	3286.28
154	NATIONAL AMERICAN INSURANCE COMPANY	0.01	\$8,669	\$9,368	\$0	\$0	0.00
155	COLONIA INSURANCE COMPANY	0.01	\$8,578	\$20,032	\$0	(\$7,500)	-37.44
156	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01	\$8,162	\$12,462	\$0	\$0	0.00
157	VALLEY FORGE INSURANCE COMPANY	0.01	\$7,973	\$6,123	\$0	(\$339)	-5.54
158	OAK RIVER INSURANCE COMPANY	0.01	\$7,637	\$3,001	\$0	\$76	2.53
159	GAN NORTH AMERICAN INSURANCE CO	0.01	\$7,469	\$5,014	\$0	\$418	8.34
160	NORTHFIELD INSURANCE COMPANY	0.01	\$7,092	\$16,346	\$3,277	\$22,561	138.02
161	THOMAS JEFFERSON INSURANCE COMPANY	0.01	\$5,730	\$22,588	\$1	\$1	0.00
162	NORTHBROOK NATIONAL INS CO	0.01	\$5,718	\$5,216	\$0	\$751	14.40
163	CALVERT INSURANCE COMPANY	0.01	\$5,499	\$1,149	\$3,376	\$9,366	815.14
164	CONNECTICUT INDEMNITY COMPANY THE	0.01	\$5,144	\$2,089	\$0	\$0	0.00
165	COREGIS INSURANCE COMPANY	0.01	\$4,550	\$2,852	\$0	(\$7,018)	-246.07
166	PREFERRED AMERICA INSURANCE COMPANY	0.01	\$3,771	\$6,695	\$468	\$291	4.35
167	BROTHERHOOD MUTUAL INSURANCE CO	0.00	\$3,248	\$3,299	\$0	(\$18)	-0.55
168	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$2,923	\$2,922	\$0	(\$471)	-16.12
169	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$2,758	\$2,590	\$0	\$38	1.47
170	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00	\$2,748	\$2,748	\$0	\$278	10.12
171	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$2,675	\$7,018	\$9,686	\$9,686	138.02
172	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00	\$2,010	\$526	\$0	\$0	0.00
173	CITIZENS SECURITY MUTUAL INS CO	0.00	\$1,760	\$806	\$0	\$46	5.71
174	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$1,541	\$963	\$0	\$11	1.14
175	EMPLOYERS FIRE INSURANCE COMPANY	0.00	\$1,237	\$1,340	\$2,150	\$2,101	156.79
176	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$1,158	\$1,745	\$0	\$0	0.00
177	MARKEL INSURANCE COMPANY	0.00	\$1,134	\$1,192	\$0	\$239	20.05
178	TRAVELERS CASUALTY CO OF CT	0.00	\$939	\$1,084	\$77,921	\$85,896	7923.99
179	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	\$608	\$1,149	\$7,019	\$10,367	902.26
180	CONTINENTAL WESTERN CASUALTY COMPANY	0.00	\$580	\$533	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	SAFEGUARD INSURANCE COMPANY	0.00	\$533	\$579	\$0	\$1	0.17
182	ASSURANCE COMPANY OF AMERICA	0.00	\$510	\$510	\$0	(\$99)	-19.41
183	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$415	\$2,194	\$0	\$10	0.46
184	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$315	\$1,055	\$9,203	(\$16,365)	-1551.18
185	WESTFIELD INSURANCE COMPANY	0.00	\$259	\$374	\$0	(\$66)	-17.65
186	STATEWIDE INSURANCE COMPANY	0.00	\$250	\$250	\$0	\$154	61.60
187	RISCORP NATIONAL INSURANCE COMPANY	0.00	\$207	\$6,198	\$6,546	\$9,428	152.11
188	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00	\$163	\$181	\$0	\$31	17.13
189	HAULERS INSURANCE COMPANY INC	0.00	\$100	\$17	\$0	\$0	0.00
190	GAN NATIONAL INSURANCE COMPANY	0.00	\$92	\$557	\$0	(\$313)	-56.19
191	MIDWESTERN INSURANCE COMPANY	0.00	\$86	\$86	\$0	\$3	3.49
192	NORTHBROOK INDEMNITY CO	0.00	\$6	\$6	\$0	\$4	66.67
193	AMERICAN AUTOMOBILE INSURANCE CO	0.00	\$0	\$0	\$0	(\$3)	N/A
194	AMERISURE INSURANCE COMPANY	0.00	\$0	\$35	\$0	\$0	0.00
195	ASSOCIATED INDEMNITY CORPORATION	0.00	\$0	\$0	\$0	(\$16)	N/A
196	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$465)	N/A
197	CHURCH MUTUAL INSURANCE COMPANY	0.00	\$0	\$263	\$0	(\$48)	-18.25
198	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	(\$383)	N/A
199	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$3,072	(\$16,539)	N/A
200	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$0	\$0	(\$588)	N/A
201	GATEWAY INSURANCE COMPANY	0.00	\$0	\$0	(\$25)	(\$25)	N/A
202	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$131)	N/A
203	GLOBE INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$5)	N/A
204	GUARANTY NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$149)	N/A
205	GULF INSURANCE COMPANY	0.00	\$0	\$15	\$0	\$0	0.00
206	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$0	\$10,358	\$1,099	(\$13,833)	-133.55
207	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$288,840)	N/A
208	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$0	\$0	N/A
209	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$64	\$0	\$0	0.00
210	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	\$152	\$0	\$0	0.00
211	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$18)	N/A
212	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$290	N/A
213	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$414)	N/A
214	PHOENIX ASSURANCE CO OF NEW YORK	0.00	\$0	\$0	\$3,281	(\$3,208)	N/A
215	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	(\$41)	(\$32,283)	N/A
216	RANGER INSURANCE COMPANY	0.00	\$0	\$562	\$0	(\$501)	-89.15
217	ULICO CASUALTY COMPANY	0.00	\$0	\$2,801	\$0	(\$2,289)	-81.72
218	WESTPORT INSURANCE CORPORATION	0.00	\$0	\$9,647	\$0	(\$4,288)	-44.45
219	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$57)	N/A
220	AMERICAN EMPLOYERS INSURANCE CO	-0.00	(\$53)	(\$53)	\$0	(\$54)	101.89
221	NAVIGATORS INSURANCE COMPANY	-0.00	(\$54)	(\$54)	\$0	\$0	0.00
222	UTICA MUTUAL INSURANCE COMPANY	-0.00	(\$177)	\$17	\$0	\$0	0.00
223	ATLANTIC MUTUAL INSURANCE COMPANY	-0.00	(\$678)	\$4,773	\$0	\$112	2.35
224	AMERICAN MOTORISTS INSURANCE CO	-0.00	(\$821)	\$2,015	\$0	\$0	0.00
225	FIRE INSURANCE EXCHANGE	-0.00	(\$3,141)	(\$21,647)	\$0	\$0	0.00
226	CENTURY INDEMNITY COMPANY	-0.00	(\$3,179)	\$1,948	\$57,582	(\$40,693)	-2088.96
227	HOUSTON GENERAL INS CO	-0.01	(\$9,060)	(\$6,541)	(\$2,240)	\$729,140	-11147.23
228	PEAK PROPERTY AND CASUALTY INS CORP	-0.02	(\$11,379)	(\$7,917)	\$0	(\$3,179)	40.15
229	INDEMNITY INSURANCE CO OF NORTH AMERICA	-0.03	(\$23,304)	(\$23,304)	\$34,236	\$1,974	-8.47
230	FIREMANS FUND INS CO OF WISCONSIN	-0.05	(\$35,238)	\$285,231	\$0	(\$7,856)	-2.75
231	AMERICAN INSURANCE COMPANY THE	-0.39	(\$271,395)	\$418,073	\$398,574	\$123,283	29.49
232	VANGUARD INSURANCE COMPANY	-0.61	(\$426,105)	(\$426,105)	\$0	(\$87,449)	20.52
TOTAL		100.00	\$69,436,727	\$73,304,945	\$29,678,926	\$26,173,173	35.70

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	24.71	\$1,487,012	\$1,498,732	\$692,490	\$571,873	38.16
2	AMERICAN GROWERS INSURANCE COMPANY	24.65	\$1,483,303	\$1,483,303	\$238,484	\$245,601	16.56
3	ALLIED MUTUAL INS CO	21.42	\$1,289,330	\$1,288,887	\$437,631	\$447,078	34.69
4	CAMERON MUTUAL INSURANCE COMPANY	7.45	\$448,327	\$453,432	\$288,898	\$286,847	63.26
5	FARM BUREAU MUTUAL INSURANCE COMPANY	7.42	\$446,674	\$446,674	\$86,442	\$86,442	19.35
6	COLUMBIA MUTUAL INSURANCE CO	7.27	\$437,403	\$415,700	\$123,104	\$118,756	28.57
7	SHELTER GENERAL INS CO	1.96	\$117,790	\$121,704	\$22,259	\$71,156	58.47
8	AMERICAN STATES INSURANCE COMPANY	1.59	\$95,890	\$93,454	\$47,081	\$47,081	50.38
9	FARMERS ALLIANCE MUTUAL INS CO	1.48	\$88,876	\$93,664	\$20,067	\$18,567	19.82
10	NATIONAL SURETY CORPORATION	1.09	\$65,354	\$64,671	\$0	\$0	0.00
11	GRINNELL MUTUAL REINSURANCE COMPANY	0.92	\$55,312	\$50,412	\$0	\$0	0.00
12	COLUMBIA NATIONAL INSURANCE COMPANY	0.07	\$4,261	\$4,704	\$407	\$333	7.08
13	LITITZ MUTUAL INSURANCE COMPANY	0.03	\$1,943	\$1,756	\$0	(\$36)	-2.05
14	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$100	\$100	\$0	\$0	0.00
15	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00	\$0	\$8,242	\$0	(\$2,989)	-36.27
16	NATIONAL AMERICAN INSURANCE COMPANY	-0.06	(\$3,393)	\$4,085	\$0	\$0	0.00
	TOTAL	100.00	\$6,018,182	\$6,029,520	\$1,956,863	\$1,890,709	31.36

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	20.04	\$12,537,093	\$12,085,987	\$7,391,256	\$7,708,394	63.78
2	AMERICAN FAMILY MUTUAL INS CO	17.97	\$11,245,234	\$10,695,249	\$5,859,537	\$5,972,448	55.84
3	SHELTER MUTUAL INSURANCE CO	16.79	\$10,504,454	\$10,338,487	\$4,474,583	\$5,417,987	52.41
4	STATE FARM FIRE AND CASUALTY CO	11.04	\$6,907,233	\$6,826,464	\$3,048,364	\$2,609,928	38.23
5	CONTINENTAL INSURANCE COMPANY THE	6.38	\$3,989,782	\$4,068,154	\$3,907,325	\$3,806,383	93.57
6	CAMERON MUTUAL INSURANCE COMPANY	5.06	\$3,164,344	\$3,139,227	\$1,946,412	\$1,997,703	63.64
7	COLUMBIA MUTUAL INSURANCE CO	4.06	\$2,543,512	\$2,504,908	\$1,645,298	\$1,723,071	68.79
8	ALLIED MUTUAL INS CO	3.99	\$2,496,069	\$2,395,648	\$1,026,420	\$957,500	39.97
9	COMMERCIAL UNION INSURANCE COMPANY	3.26	\$2,037,221	\$1,965,375	\$1,112,633	\$1,301,478	66.22
10	COLUMBIA NATIONAL INSURANCE COMPANY	2.08	\$1,301,973	\$1,194,594	\$534,561	\$645,232	54.01
11	AMERICAN STATES INSURANCE COMPANY	1.27	\$796,318	\$725,342	\$403,078	\$445,913	61.48
12	FARMERS ALLIANCE MUTUAL INS CO	1.16	\$727,378	\$711,596	\$561,252	\$306,956	43.14
13	UNIVERSAL FIRE & CASUALTY INS CO	1.08	\$673,786	\$662,684	\$340,116	\$310,030	46.78
14	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.89	\$554,797	\$441,656	\$187,714	\$289,377	65.52
15	AMERICAN AGRI-BUSINESS INSURANCE CO	0.86	\$536,518	\$452,356	\$512,960	\$549,092	121.38
16	REDLAND INSURANCE COMPANY	0.84	\$527,803	\$683,167	\$660,070	\$114,165	16.71
17	CLARENDON NATIONAL INS CO	0.50	\$313,055	\$273,187	\$316,394	\$373,951	136.88
18	STATE FARM GENERAL INSURANCE CO	0.48	\$301,843	\$314,937	\$130,326	\$146,403	46.49
19	HARTFORD FIRE INSURANCE COMPANY	0.42	\$260,961	\$293,140	\$113,744	\$165,389	56.42
20	ROCKFORD MUTUAL INSURANCE COMPANY	0.37	\$234,250	\$229,345	\$15,333	\$2,333	1.02
21	AMERICAN BANKERS INS CO OF FLORIDA	0.37	\$231,343	\$228,435	\$21,596	\$135,074	59.13
22	NAU COUNTRY INSURANCE COMPANY	0.26	\$163,281	\$24,492	\$750	\$15,022	61.33
23	AMERICAN NATIONAL FIRE INSURANCE CO	0.20	\$122,485	\$109,444	\$19,508	\$39,125	35.75
24	NATIONAL SURETY CORPORATION	0.17	\$106,296	\$44,314	\$1,194	\$2,529	5.71
25	MARKEL INSURANCE COMPANY	0.15	\$93,206	\$100,269	\$15,013	\$31,342	31.26
26	AGRICULTURAL INSURANCE COMPANY	0.10	\$64,490	\$62,081	\$9,728	(\$5,154)	-8.30
27	TWIN CITY FIRE INS CO	0.08	\$47,785	\$50,165	\$8,909	\$5,815	11.59
28	RANGER INSURANCE COMPANY	0.04	\$25,022	\$24,896	\$40,009	\$43,682	175.46
29	PLAINS INSURANCE COMPANY	0.03	\$20,298	\$24,168	\$1,821	\$6,358	26.31
30	FIDELITY AND CASUALTY CO OF NY	0.02	\$12,845	\$21,630	\$478	(\$299,076)	-1382.69
31	AMERICAN INSURANCE COMPANY THE	0.01	\$6,118	\$2,294	\$0	\$70	3.05
32	HARTFORD CASUALTY INS CO	0.01	\$5,408	\$5,837	\$1,378	\$19,261	329.98
33	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01	\$5,350	\$5,316	\$0	\$2,903	54.61
34	GREAT AMERICAN INSURANCE COMPANY	0.01	\$4,795	\$5,410	\$0	(\$333)	-6.16
35	GLENS FALLS INSURANCE COMPANY THE	0.01	\$4,219	\$9,627	\$13,486	\$6,529	67.82
36	BROTHERHOOD MUTUAL INSURANCE CO	0.01	\$4,032	\$4,049	\$0	\$0	0.00
37	CHARTER OAK FIRE INSURANCE CO THE	0.00	\$1,260	\$1,260	\$2,425	\$239,056	18972.70
38	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$347	\$2,818	\$22,618	(\$3,742)	-132.79
39	TRAVELERS INDEMNITY CO OF AMERICA	0.00	\$107	\$428	\$29,643	\$291,610	68133.18
40	ACCELERATION NATIONAL INS CO	0.00	\$0	\$0	\$4,500	(\$5,163)	N/A
41	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$19	N/A
42	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$669)	N/A
43	DIAMOND STATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$15,520)	N/A
44	FARMERS INSURANCE EXCHANGE	0.00	\$0	\$0	\$0	\$4	N/A
45	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$1,121	\$45,577	(\$36,716)	-3275.29
46	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$0	\$0	\$0	\$10	N/A
47	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$0	\$0	\$0	(\$212)	N/A
48	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	(\$1)	\$0	(\$68)	6800.00
49	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$96)	N/A
50	TRANSCONTINENTAL INSURANCE COMPANY	0.00	\$0	\$52	\$0	\$304	584.62
51	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$10,883)	N/A
52	TRUCK INSURANCE EXCHANGE	0.00	\$0	\$0	\$32,984	\$26,066	N/A
53	UNITED STATES FIDELITY & GUARANTY CO	0.00	\$0	\$0	\$0	(\$639)	N/A
54	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$2	N/A
55	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$952	\$51	\$4,642	487.61
56	TRAVELERS INDEMNITY COMPANY	-0.00	(\$81)	\$1,109	\$7,000	(\$2,499)	-225.34
57	MILLERS MUTUAL INSURANCE ASSOCIATION	-0.00	(\$499)	\$87,442	\$18,192	\$15,743	18.00
58	BOSTON OLD COLONY INSURANCE COMPANY	-0.00	(\$638)	\$16,807	\$5,796	(\$207,233)	-1233.02
TOTAL		100.00	\$62,571,093	\$60,835,918	\$34,490,032	\$35,140,896	57.76

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.83	\$136,247,049	\$128,543,107	\$55,589,510	\$51,864,661	40.35
2	AMERICAN FAMILY MUTUAL INS CO	16.59	\$87,530,754	\$83,304,948	\$46,781,198	\$48,487,013	58.20
3	SHELTER MUTUAL INSURANCE CO	6.80	\$35,873,963	\$34,726,747	\$17,790,437	\$19,263,179	55.47
4	MID CENTURY INSURANCE COMPANY	5.39	\$28,432,367	\$27,144,180	\$15,454,748	\$15,057,585	55.47
5	ALLSTATE INSURANCE COMPANY	4.17	\$22,008,352	\$21,263,419	\$8,208,631	\$7,677,804	36.11
6	SAFECO INSURANCE CO OF AMERICA	4.15	\$21,913,553	\$20,701,550	\$9,296,395	\$9,488,290	45.83
7	FIRE INSURANCE EXCHANGE	3.19	\$16,821,105	\$15,925,169	\$10,043,585	\$9,115,110	57.24
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.81	\$9,573,269	\$8,961,689	\$5,091,673	\$4,708,835	52.54
9	AMERICAN STATES PREFERRED INS CO	1.54	\$8,107,727	\$7,825,731	\$3,607,412	\$4,034,553	51.55
10	CAMERON MUTUAL INSURANCE COMPANY	1.53	\$8,079,018	\$7,903,864	\$4,440,115	\$4,271,476	54.04
11	HARTFORD UNDERWRITERS INSURANCE CO	1.28	\$6,767,327	\$6,502,705	\$3,373,887	\$2,905,419	44.68
12	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.24	\$6,560,601	\$6,462,126	\$3,166,390	\$3,131,688	48.46
13	AUTO CLUB FAMILY INSURANCE COMPANY	1.17	\$6,181,036	\$5,454,768	\$1,880,941	\$1,825,356	33.46
14	LIBERTY MUTUAL FIRE INSURANCE CO	1.09	\$5,738,716	\$5,669,662	\$4,035,263	\$4,577,055	80.73
15	FARMERS AND MERCHANTS INSURANCE CO	0.89	\$4,699,275	\$5,049,653	\$2,884,708	\$3,230,622	63.98
16	ECONOMY PREFERRED INSURANCE COMPANY	0.88	\$4,621,610	\$4,304,032	\$2,331,826	\$2,607,593	60.58
17	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.79	\$4,164,685	\$4,373,763	\$2,213,503	\$1,067,117	24.40
18	VIGILANT INSURANCE COMPANY	0.71	\$3,724,683	\$3,886,349	\$1,276,111	\$1,103,530	28.40
19	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.69	\$3,649,389	\$3,361,137	\$1,574,216	\$1,716,913	51.08
20	FARMERS INSURANCE EXCHANGE	0.67	\$3,551,782	\$3,378,380	\$2,329,379	\$1,970,595	58.33
21	SECURA INSURANCE A MUTUAL COMPANY	0.66	\$3,507,775	\$3,447,538	\$1,883,523	\$1,647,337	47.78
22	AUTO OWNERS INSURANCE CO MUTUAL	0.59	\$3,118,730	\$2,807,049	\$1,753,477	\$1,725,171	61.46
23	ALLIED PROPERTY & CASUALTY INS CO	0.59	\$3,089,078	\$2,813,062	\$1,859,139	\$2,213,372	78.68
24	COLUMBIA MUTUAL INSURANCE CO	0.55	\$2,926,280	\$2,895,342	\$1,195,602	\$1,174,668	40.57
25	STATE AUTO PROPERTY & CASUALTY INS CO	0.55	\$2,888,937	\$2,918,819	\$1,350,845	\$1,313,070	44.99
26	PACIFIC INDEMNITY COMPANY	0.54	\$2,836,806	\$2,734,010	\$1,380,524	\$1,407,391	51.48
27	AMERICAN ECONOMY INSURANCE COMPANY	0.52	\$2,720,564	\$2,903,234	\$805,488	\$1,129,405	38.90
28	FIREMANS FUND INSURANCE COMPANY	0.50	\$2,623,715	\$2,590,575	\$1,104,183	\$1,606,007	61.99
29	METROPOLITAN PROPERTY & CASUALTY INS CO	0.48	\$2,513,030	\$2,620,148	\$1,435,777	\$1,380,563	52.69
30	ST PAUL GUARDIAN INSURANCE COMPANY	0.47	\$2,505,496	\$2,561,331	\$2,168,910	\$2,288,084	89.33
31	CONTINENTAL INSURANCE COMPANY THE	0.47	\$2,482,468	\$2,091,633	\$1,282,170	\$1,298,022	62.06
32	ALLIED MUTUAL INS CO	0.47	\$2,476,932	\$2,307,878	\$1,252,689	\$1,506,926	65.29
33	AMERICAN FAMILY HOME INSURANCE CO	0.40	\$2,110,410	\$1,821,832	\$846,361	\$1,074,351	58.97
34	CINCINNATI INS CO THE	0.40	\$2,110,014	\$1,829,338	\$1,001,335	\$905,701	49.51
35	FIDELITY AND CASUALTY CO OF NY	0.38	\$2,019,788	\$2,047,721	\$946,878	\$1,111,342	54.27
36	STANDARD FIRE INSURANCE COMPANY	0.38	\$2,014,651	\$1,644,948	\$1,159,735	\$1,042,598	63.38
37	MILLERS MUTUAL INSURANCE ASSOCIATION	0.35	\$1,855,995	\$2,275,171	\$1,278,807	\$1,146,829	50.41
38	LITITZ MUTUAL INSURANCE COMPANY	0.35	\$1,838,904	\$1,672,790	\$1,047,034	\$869,380	51.97
39	PREFERRED RISK MUTUAL INSURANCE CO	0.32	\$1,713,546	\$1,460,383	\$697,830	\$904,394	61.93
40	AMERICAN MOTORISTS INSURANCE CO	0.32	\$1,709,763	\$1,978,616	\$1,752,578	\$958,899	48.46
41	AMERICAN AUTOMOBILE INSURANCE CO	0.31	\$1,658,212	\$1,614,285	\$666,978	\$572,468	35.46
42	ATLANTIC MUTUAL INSURANCE COMPANY	0.31	\$1,638,786	\$1,421,374	\$540,629	\$509,053	35.81
43	STATE FARM GENERAL INSURANCE CO	0.31	\$1,628,004	\$4,464,637	\$3,499,508	\$3,517,113	78.78
44	NORTHERN ASSURANCE CO OF AMERICA	0.30	\$1,607,743	\$1,544,569	\$654,150	\$716,643	46.40
45	MILLERS CLASSIFIED INSURANCE COMPANY	0.30	\$1,576,395	\$1,948,009	\$1,241,939	\$1,077,881	55.33
46	USAA CASUALTY INSURANCE COMPANY	0.30	\$1,571,118	\$1,454,888	\$535,406	\$492,053	33.82
47	GENERAL CASUALTY CO OF WISCONSIN	0.30	\$1,557,116	\$1,434,859	\$538,052	\$542,949	37.84
48	ECONOMY FIRE & CASUALTY COMPANY	0.29	\$1,531,106	\$1,489,483	\$1,027,047	\$905,930	60.82
49	PENNSYLVANIA GENERAL INSURANCE CO	0.29	\$1,524,082	\$1,329,221	\$645,672	\$709,165	53.35
50	AMERICAN STATES INSURANCE COMPANY	0.29	\$1,518,559	\$1,611,486	\$859,468	\$697,467	55.69
51	AMERICAN EMPLOYERS INSURANCE CO	0.28	\$1,477,082	\$1,350,737	\$631,219	\$695,902	51.52
52	EMPLOYERS FIRE INSURANCE COMPANY	0.28	\$1,464,718	\$1,403,404	\$802,876	\$1,314,752	93.68
53	GREAT NORTHERN INSURANCE COMPANY	0.26	\$1,389,218	\$1,021,195	\$363,600	\$408,498	40.00
54	COLUMBIA NATIONAL INSURANCE COMPANY	0.26	\$1,383,097	\$1,089,254	\$405,235	\$529,046	48.57
55	WEST AMERICAN INSURANCE COMPANY	0.26	\$1,373,656	\$1,111,201	\$960,645	\$677,429	60.96
56	ASSOCIATED INDEMNITY CORPORATION	0.26	\$1,367,180	\$1,376,622	\$411,688	\$349,525	25.39
57	VALIANT INS CO	0.24	\$1,240,001	\$1,501,897	\$1,106,880	\$1,019,516	67.66
58	COUNTRY MUTUAL INSURANCE COMPANY	0.23	\$1,225,492	\$1,162,369	\$459,594	\$274,664	23.63
59	SENTRY INSURANCE A MUTUAL COMPANY	0.21	\$1,119,522	\$1,110,103	\$537,821	\$660,683	59.52
60	CITIZENS INSURANCE COMPANY OF AMERICA	0.21	\$1,108,479	\$1,212,725	\$552,388	\$538,941	44.44
61	PHOENIX INSURANCE COMPANY THE	0.20	\$1,074,306	\$773,088	\$1,131,440	\$777,695	100.60
62	FEDERAL INSURANCE COMPANY	0.19	\$1,023,455	\$1,060,034	\$669,731	\$684,163	64.54
63	OMAHA PROPERTY AND CASUALTY INS CO	0.17	\$882,561	\$764,448	\$309,446	\$451,364	59.04
64	ALLIANCE INSURANCE COMPANY INC	0.16	\$855,714	\$876,293	\$395,053	\$444,507	50.73
65	HAWKEYE SECURITY INSURANCE COMPANY	0.15	\$789,433	\$587,294	\$222,332	\$415,704	70.78

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	DEPOSITORS INSURANCE COMPANY	0.15	\$783,099	\$599,305	\$217,948	\$162,396	27.10
67	GENERAL ACCIDENT INS CO OF AMERICA	0.14	\$712,869	\$661,266	\$611,921	\$705,825	106.74
68	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12	\$647,165	\$732,572	\$602,123	\$572,833	78.19
69	ARMED FORCES INSURANCE EXCHANGE	0.12	\$619,758	\$627,715	\$538,329	\$296,353	47.21
70	UNITED FIRE AND CASUALTY COMPANY	0.11	\$605,569	\$530,505	\$298,094	\$289,462	54.56
71	ASSURANCE COMPANY OF AMERICA	0.11	\$588,506	\$816,218	\$768,556	\$516,548	63.29
72	FARMERS ALLIANCE MUTUAL INS CO	0.11	\$586,799	\$601,106	\$140,698	\$145,683	24.24
73	AMERICAN STATES INSURANCE CO TX	0.11	\$586,425	\$751,476	\$411,643	\$376,345	50.08
74	AMERICAN INSURANCE COMPANY THE	0.11	\$578,351	\$413,612	\$144,804	\$205,575	49.70
75	FEDERATED MUTUAL INSURANCE COMPANY	0.11	\$564,048	\$553,582	\$247,204	\$357,294	64.54
76	UNION INSURANCE CO OF PROVIDENCE	0.10	\$549,958	\$455,058	\$169,075	\$192,987	42.41
77	AMERICAN FIRE & CASUALTY COMPANY	0.10	\$540,319	\$381,373	\$105,219	\$140,952	36.96
78	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.10	\$521,257	\$504,682	\$187,039	\$313,288	62.08
79	MASSACHUSETTS BAY INS CO	0.10	\$519,436	\$564,647	\$190,758	\$166,275	29.45
80	AUTOMOBILE INS CO OF HARTFORD CT	0.09	\$481,895	\$586,396	\$321,183	\$339,485	57.89
81	METROPOLITAN GROUP PROP & CAS INS CO	0.09	\$467,229	\$424,223	\$150,677	\$104,530	24.64
82	SECURITY NATIONAL INSURANCE COMPANY	0.09	\$466,633	\$399,690	\$252,632	\$248,958	62.29
83	HARTFORD CASUALTY INS CO	0.09	\$462,252	\$427,360	\$318,917	\$133,131	31.15
84	CHARTER OAK FIRE INSURANCE CO THE	0.09	\$454,859	\$339,650	\$169,330	\$223,695	65.86
85	GLENS FALLS INSURANCE COMPANY THE	0.08	\$434,746	\$459,810	\$381,515	\$592,853	128.93
86	OHIO CASUALTY INSURANCE COMPANY	0.08	\$432,026	\$405,225	\$419,372	\$320,641	79.13
87	UNITED STATES FIDELITY & GUARANTY CO	0.08	\$409,081	\$450,472	\$159,751	\$169,875	37.71
88	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07	\$385,060	\$288,480	\$71,273	\$48,858	16.94
89	MINNESOTA FIRE AND CASUALTY COMPANY	0.07	\$345,798	\$336,328	\$132,656	\$157,927	46.96
90	TRUSTGARD INSURANCE COMPANY	0.06	\$341,867	\$378,864	\$369,791	\$426,101	112.47
91	TRAVELERS INDEMNITY COMPANY	0.06	\$339,333	\$246,206	\$130,125	\$130,481	53.00
92	ALLSTATE INDEMNITY COMPANY	0.06	\$339,167	\$239,774	\$113,561	\$224,880	93.79
93	HORACE MANN INSURANCE COMPANY	0.06	\$323,997	\$337,329	\$123,551	\$115,824	34.34
94	AMERISURE INSURANCE COMPANY	0.06	\$320,045	\$1,020,056	\$811,509	\$758,594	74.37
95	AMERICAN MODERN HOME INSURANCE CO	0.06	\$317,693	\$328,517	\$174,395	\$257,391	78.35
96	NATIONAL GENERAL INS CO	0.06	\$300,043	\$303,932	\$229,709	\$176,799	58.17
97	HANOVER INSURANCE COMPANY THE	0.06	\$293,757	\$316,666	\$271,596	\$277,246	87.55
98	EMCASCO INSURANCE COMPANY	0.05	\$276,959	\$245,780	\$70,439	\$440,282	179.14
99	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05	\$268,879	\$289,008	\$234,973	\$315,693	109.23
100	AMICA MUTUAL INSURANCE COMPANY	0.05	\$268,668	\$249,839	\$136,578	\$433,186	173.39
101	CONTINENTAL WESTERN INSURANCE CO	0.05	\$264,364	\$263,319	\$191,035	\$133,390	50.66
102	COMMERCIAL UNION INSURANCE COMPANY	0.05	\$263,788	\$260,539	\$258,756	\$236,503	90.77
103	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05	\$249,490	\$245,189	\$192,939	\$64,539	26.32
104	KANSAS CITY FIRE & MARINE INS CO	0.04	\$233,380	\$240,165	\$79,498	\$166,753	69.43
105	HARTFORD FIRE INSURANCE COMPANY	0.04	\$228,348	\$243,256	\$152,831	\$136,396	56.07
106	REGENT INSURANCE COMPANY	0.04	\$204,718	\$223,981	\$79,015	\$69,347	30.96
107	TWIN CITY FIRE INS CO	0.04	\$196,188	\$198,963	\$50,663	\$46,617	23.43
108	NORTHLAND INSURANCE COMPANY	0.03	\$184,499	\$209,918	\$47,431	\$89,227	42.51
109	TEACHERS INSURANCE COMPANY	0.03	\$181,204	\$168,599	\$256,001	\$257,846	152.93
110	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$158,777	\$137,250	\$106,115	\$126,627	92.26
111	AMERICAN NATIONAL GENERAL INS CO	0.03	\$155,382	\$127,911	\$224,411	\$42,209	33.00
112	COLONIAL PENN INSURANCE COMPANY	0.03	\$154,209	\$162,668	\$94,305	\$30,746	18.90
113	CENTENNIAL INSURANCE COMPANY	0.03	\$135,309	\$136,922	\$15,490	\$12,956	9.46
114	BROTHERHOOD MUTUAL INSURANCE CO	0.02	\$124,048	\$112,025	\$33,715	\$29,038	25.92
115	TRAVELERS INDEMNITY CO OF AMERICA	0.02	\$119,620	\$99,435	\$78,119	\$70,482	70.88
116	AEGIS SECURITY INSURANCE COMPANY	0.02	\$116,114	\$120,713	\$11,088	\$11,088	9.19
117	AMEX ASSURANCE COMPANY	0.02	\$103,356	\$91,270	\$17,332	\$15,919	17.44
118	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02	\$94,785	\$84,165	\$14,222	(\$43,128)	-51.24
119	CHURCH MUTUAL INSURANCE COMPANY	0.02	\$93,561	\$94,422	\$43,665	\$35,165	37.24
120	MARYLAND CASUALTY COMPANY	0.02	\$93,137	\$170,203	\$248,580	\$51,440	30.22
121	TRI STATE INSURANCE COMPANY	0.02	\$88,806	\$131,828	\$22,341	\$9,105	6.91
122	MARKEL AMERICAN INSURANCE COMPANY	0.02	\$85,565	\$44,513	\$18,107	\$20,954	47.07
123	BANKERS STANDARD INSURANCE COMPANY	0.02	\$84,075	\$94,475	\$9,050	\$14,483	15.33
124	UNITED SECURITY INSURANCE COMPANY	0.02	\$82,664	\$187,888	\$157,703	\$138,974	73.97
125	CALIFORNIA CASUALTY INSURANCE CO	0.01	\$74,648	\$47,737	\$59,462	\$97,767	204.80
126	ELECTRIC INSURANCE COMPANY	0.01	\$73,240	\$63,364	\$23,772	\$32,372	51.09
127	MICHIGAN MUTUAL INSURANCE COMPANY	0.01	\$68,503	\$194,296	\$101,787	\$71,519	36.81
128	JEFFERSON INSURANCE CO OF NEW YORK	0.01	\$62,073	\$83,027	\$2,371	(\$7,313)	-8.81
129	GRAIN DEALERS MUTUAL INSURANCE CO	0.01	\$59,766	\$69,962	\$21,765	\$15,095	21.58
130	MENDOTA INSURANCE COMPANY	0.01	\$58,728	\$4,284	\$320	\$3,326	77.64

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	BALBOA INSURANCE COMPANY	0.01	\$46,851	\$48,752	\$1,717	\$3,378	6.93
132	TIG PREMIER INSURANCE COMPANY	0.01	\$46,843	\$105,975	\$122,677	\$65,227	61.55
133	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$42,548	\$42,227	\$22,196	\$23,977	56.78
134	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01	\$38,028	\$30,243	\$3,726	\$7,498	24.79
135	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01	\$35,561	\$38,630	\$15,766	\$16,205	41.95
136	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$30,241	\$27,590	\$20,230	\$94,836	343.73
137	PREFERRED AMERICA INSURANCE COMPANY	0.01	\$28,434	\$336,967	\$312,056	\$190,927	56.66
138	AMERICAN INTERNATIONAL INS CO	0.00	\$25,930	\$25,715	\$0	\$4,248	16.52
139	MIDWEST MUTUAL INSURANCE CO	0.00	\$21,724	\$23,720	\$1,484	\$513	2.16
140	SHELTER GENERAL INS CO	0.00	\$19,395	\$19,253	\$2,111	\$1,790	9.30
141	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$11,359	\$10,533	\$790	\$790	7.50
142	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$10,693	\$3,110	\$0	\$16	0.51
143	AMCO INSURANCE COMPANY	0.00	\$10,500	\$10,835	\$270	\$155	1.43
144	MERASTAR INSURANCE COMPANY	0.00	\$9,083	\$9,592	\$0	\$173	1.80
145	AMERICAN INDEMNITY COMPANY	0.00	\$7,155	\$7,858	\$5,291	(\$1,316)	-16.75
146	AFFILIATED FM INSURANCE COMPANY	0.00	\$6,804	\$6,128	\$1,347	\$2,194	35.80
147	INTERSTATE INDEMNITY COMPANY	0.00	\$6,290	\$1,104	\$0	\$560	50.72
148	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$6,191	\$103,971	\$432,576	\$584,911	562.57
149	AMERICAN RELIABLE INSURANCE COMPANY	0.00	\$5,915	\$4,225	\$0	(\$193)	-4.57
150	CHURCH INSURANCE CO THE	0.00	\$4,440	\$6,088	\$0	\$0	0.00
151	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$4,221	\$4,179	\$848	\$848	20.29
152	AMERICAN PROTECTION INSURANCE CO	0.00	\$3,099	\$3,424	\$15,178	\$2,431	71.00
153	CINCINNATI INDEMNITY COMPANY INC	0.00	\$2,973	\$2,830	\$13,056	\$13,056	461.34
154	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$2,495	\$1,495	(\$300)	(\$51,189)	-3424.01
155	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$2,258	\$2,510	\$2,954	\$2,954	117.69
156	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$1,965	\$1,967	\$0	\$1,380	70.16
157	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$1,232	\$1,125	\$0	(\$36)	-3.20
158	CINCINNATI CASUALTY COMPANY THE	0.00	\$1,151	\$983	\$0	\$0	0.00
159	TIG INSURANCE COMPANY	0.00	\$807	\$853	(\$75,977)	(\$75,753)	-8880.77
160	VESTA FIRE INSURANCE CORP	0.00	\$658	\$254	\$0	\$0	0.00
161	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$466	\$1,941	\$0	(\$451)	-23.24
162	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$374	\$41	\$0	\$0	0.00
163	DIAMOND STATE INSURANCE COMPANY	0.00	\$319	\$13	\$0	\$0	0.00
164	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$201	\$9,173	\$9,522	(\$9,676)	-105.48
165	COUNTRY CASUALTY INS CO	0.00	\$122	\$123	\$0	(\$2)	-1.63
166	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$117	\$117	\$0	(\$3)	-2.56
167	NIAGARA FIRE INSURANCE COMPANY	0.00	\$91	\$1,550	\$0	(\$989)	-63.81
168	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$2	\$1	\$6,108	(\$23,205)	-2320500.00
169	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$0	\$0	\$0	(\$163)	N/A
170	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$36	N/A
171	BUCKEYE UNION INSURANCE COMPANY	0.00	\$0	\$55	\$0	\$0	0.00
172	CALIFORNIA COMPENSATION INS CO	0.00	\$0	\$0	(\$1,216)	(\$2,074)	N/A
173	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$0	\$250	(\$2,742)	N/A
174	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$9,842	N/A
175	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$79,464	(\$8,439)	N/A
176	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	\$0	\$0	(\$2,696)	N/A
177	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,506)	N/A
178	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$0	\$0	(\$11,493)	N/A
179	FLORISTS MUTUAL INSURANCE COMPANY	0.00	\$0	\$240	\$0	\$0	0.00
180	GRANITE STATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
181	JOHN DEERE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$42)	N/A
182	MARKEL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$177)	N/A
183	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	(\$86)	N/A
184	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5)	N/A
185	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$6,298	N/A
186	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$189	\$0	(\$2,498)	-1321.69
187	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	\$1,042	N/A
188	ROYAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$57)	N/A
189	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$0	\$0	\$0	(\$98)	N/A
190	SAFECO INS CO OF PA	0.00	\$0	\$0	\$1,000	\$1,000	N/A
191	SAFEGUARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$7)	N/A
192	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$0	\$0	\$0	(\$52)	N/A
193	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$0	\$0	\$100,000	(\$10,334)	N/A
194	THOMAS JEFFERSON INSURANCE COMPANY	0.00	\$0	\$0	\$18	(\$9)	N/A
195	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$2,862)	N/A

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$1,485)	N/A
197	TRAVELERS PROPERTY CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$18)	N/A
198	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$600)	N/A
199	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$9,444)	N/A
200	VALLEY FORGE INSURANCE COMPANY	-0.00	(\$16)	\$2,955	\$154,182	(\$3,266)	-110.52
201	BLUE RIDGE INSURANCE COMPANY	-0.00	(\$22)	\$10,488	\$47,372	(\$85,588)	-816.06
202	CONTINENTAL CASUALTY COMPANY	-0.00	(\$34)	\$4,352	\$115,243	(\$106,210)	-2440.49
203	REPUBLIC INSURANCE COMPANY	-0.00	(\$100)	\$2,715	\$57,104	(\$44,307)	-1631.93
204	NATIONAL FIRE INS CO OF HARTFORD	-0.00	(\$135)	\$858	\$3,981	(\$4,547)	-529.95
205	VANGUARD INSURANCE COMPANY	-0.00	(\$321)	\$2,898	\$16,559	(\$153,945)	-5312.11
206	FIDELITY & GUARANTY INS UNDERWRITERS	-0.00	(\$433)	\$4	\$0	(\$98)	-2450.00
207	PROVIDIAN AUTO AND HOME INSURANCE CO	-0.00	(\$742)	\$884	\$0	\$1,711	193.55
208	INSURANCE COMPANY OF ILLINOIS	-0.00	(\$822)	(\$822)	\$100,000	\$41,000	-4987.83
209	AMERICAN CASUALTY CO OF READING PA	-0.00	(\$831)	\$7,156	\$73,546	(\$449,359)	-6279.47
210	INTEGON NATIONAL INSURANCE COMPANY	-0.00	(\$856)	(\$856)	\$0	(\$199)	23.25
211	EQUITY MUTUAL INSURANCE COMPANY	-0.00	(\$4,340)	\$172,558	\$124,986	\$25,909	15.01
212	TIG COUNTRYWIDE INSURANCE COMPANY	-0.00	(\$20,080)	(\$20,080)	\$894	(\$40,092)	199.66
TOTAL		100.00	\$527,527,883	\$508,535,570	\$260,817,452	\$256,306,297	50.40

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	37.14	\$8,693,751	\$8,442,752	\$4,122,965	\$4,179,735	49.51
2	AMERICAN FAMILY MUTUAL INS CO	32.21	\$7,541,581	\$6,997,938	\$6,200,329	\$6,607,092	94.41
3	FARM BUREAU TOWN & COUNTRY INS CO OF MO	12.67	\$2,965,478	\$2,858,376	\$1,241,168	\$1,188,126	41.57
4	STATE FARM GENERAL INSURANCE CO	9.35	\$2,188,795	\$2,331,130	\$1,239,373	\$1,078,536	46.27
5	USAA CASUALTY INSURANCE COMPANY	1.98	\$463,349	\$461,755	\$156,937	\$99,720	21.60
6	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.87	\$437,051	\$449,843	\$194,383	\$232,281	51.64
7	AMERICAN BANKERS INS CO OF FLORIDA	1.52	\$355,686	\$443,725	\$65,335	\$79,987	18.03
8	SECURA INSURANCE A MUTUAL COMPANY	1.09	\$256,033	\$247,614	\$103,932	\$91,147	36.81
9	TRADERS INSURANCE COMPANY	0.88	\$205,890	\$259,026	\$122,665	(\$47,026)	-18.15
10	T H E INSURANCE COMPANY	0.87	\$204,035	\$206,430	\$30,580	\$9,846	4.77
11	FIRST EXCESS AND REINSURANCE CORP	0.19	\$45,341	\$15,181	\$0	\$3,240	21.34
12	UNITED STATES FIDELITY & GUARANTY CO	0.16	\$37,200	\$44,671	\$27,438	\$24,145	54.05
13	NATIONAL CASUALTY COMPANY	0.07	\$16,378	\$17,675	\$1,463	\$7,239	40.96
14	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	\$0	\$0	(\$291)	N/A
TOTAL		100.00	\$23,410,568	\$22,776,116	\$13,506,568	\$13,553,777	59.51

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	5.95	\$22,673,580	\$22,146,402	\$13,433,292	\$12,598,496	56.89
2	STATE FARM FIRE AND CASUALTY CO	4.56	\$17,392,341	\$18,213,562	\$9,870,920	\$10,586,973	58.13
3	AMERICAN STATES INSURANCE COMPANY	3.56	\$13,580,358	\$13,867,672	\$7,060,576	\$7,985,644	57.58
4	TRANSPORTATION INSURANCE COMPANY	2.53	\$9,657,013	\$9,009,286	\$3,890,368	\$4,957,761	55.03
5	AMERICAN ECONOMY INSURANCE COMPANY	2.38	\$9,083,410	\$9,066,585	\$4,182,241	\$5,182,787	57.16
6	HARTFORD FIRE INSURANCE COMPANY	2.37	\$9,041,710	\$9,469,514	\$3,809,243	\$4,360,459	46.05
7	CINCINNATI INS CO THE	2.21	\$8,442,927	\$8,032,157	\$4,287,507	\$4,662,145	58.04
8	AMERICAN EMPLOYERS INSURANCE CO	2.08	\$7,924,914	\$8,114,959	\$5,160,057	\$4,150,382	51.14
9	SAVERS PROPERTY & CASUALTY INS CO	1.85	\$7,041,382	\$7,043,067	\$2,868,089	\$2,834,147	40.24
10	FEDERAL INSURANCE COMPANY	1.81	\$6,903,422	\$7,112,975	\$2,601,408	\$2,732,413	38.41
11	CHURCH MUTUAL INSURANCE COMPANY	1.61	\$6,122,005	\$6,024,084	\$3,427,302	\$3,525,155	58.52
12	AMCO INSURANCE COMPANY	1.59	\$6,071,591	\$5,721,986	\$2,343,149	\$2,798,181	48.90
13	SHELTER MUTUAL INSURANCE CO	1.54	\$5,864,586	\$5,489,034	\$2,672,474	\$896,993	16.34
14	FIREMANS FUND INSURANCE COMPANY	1.33	\$5,079,795	\$4,913,123	\$2,430,446	\$3,131,116	63.73
15	AMERICAN AND FOREIGN INSURANCE CO	1.30	\$4,954,161	\$4,579,513	\$2,301,108	\$3,198,690	69.85
16	FIDELITY AND GUARANTY INSURANCE COMPANY	1.29	\$4,929,491	\$4,774,257	\$2,552,770	\$2,372,451	49.69
17	TRANSCONTINENTAL INSURANCE COMPANY	1.27	\$4,850,455	\$4,985,706	\$2,534,365	\$3,064,129	61.46
18	FARMERS INSURANCE EXCHANGE	1.26	\$4,795,520	\$4,906,553	\$1,405,464	\$1,472,985	30.02
19	HARTFORD CASUALTY INS CO	1.15	\$4,368,775	\$3,816,183	\$1,566,357	\$2,528,937	66.27
20	UNITED FIRE AND CASUALTY COMPANY	1.11	\$4,248,863	\$4,088,393	\$1,993,571	\$3,167,837	77.48
21	COLUMBIA MUTUAL INSURANCE CO	1.11	\$4,226,214	\$3,941,478	\$1,414,352	\$1,741,384	44.18
22	GREAT NORTHERN INSURANCE COMPANY	1.08	\$4,109,258	\$3,439,073	\$1,005,536	\$600,355	17.46
23	TRUCK INSURANCE EXCHANGE	1.07	\$4,088,733	\$4,482,108	\$1,740,071	\$1,436,168	32.04
24	AMERICAN MOTORISTS INSURANCE CO	1.06	\$4,041,615	\$3,724,431	\$984,366	\$1,438,502	38.62
25	ARGONAUT GREAT CENTRAL INSURANCE CO	1.03	\$3,934,583	\$3,671,396	\$3,269,516	\$2,969,923	80.89
26	ST PAUL FIRE & MARINE INSURANCE CO	1.00	\$3,796,658	\$4,144,149	\$1,268,624	\$2,066,409	49.86
27	TRAVELERS INDEMNITY CO OF ILLINOIS	0.96	\$3,666,103	\$3,247,733	\$1,603,889	\$1,560,479	48.05
28	GENERAL ACCIDENT INS CO OF AMERICA	0.96	\$3,644,532	\$3,397,005	\$1,654,397	\$1,103,704	32.49
29	AMERICAN PROTECTION INSURANCE CO	0.96	\$3,644,384	\$3,216,113	\$906,426	\$273,766	8.51
30	CONTINENTAL WESTERN INSURANCE CO	0.94	\$3,573,939	\$3,510,019	\$1,662,185	\$1,990,192	56.70
31	FARMERS MUTUAL HAIL INS CO OF IOWA	0.93	\$3,560,008	\$3,560,008	\$635,151	\$635,151	17.84
32	UNITED STATES FIDELITY & GUARANTY CO	0.89	\$3,394,090	\$3,758,792	\$3,117,768	\$554,550	14.75
33	OWNERS INSURANCE COMPANY	0.88	\$3,339,701	\$3,489,419	\$1,464,375	\$2,275,035	65.20
34	PREFERRED RISK MUTUAL INSURANCE CO	0.85	\$3,233,043	\$2,915,075	\$1,410,107	\$878,920	30.15
35	RELiance INSURANCE COMPANY	0.84	\$3,213,284	\$3,506,141	\$2,942,039	\$5,708,028	162.80
36	ATLANTIC MUTUAL INSURANCE COMPANY	0.82	\$3,137,739	\$3,079,575	\$1,381,472	\$939,431	30.51
37	MID CENTURY INSURANCE COMPANY	0.81	\$3,106,225	\$3,032,201	\$1,372,219	\$1,826,539	60.24
38	FIDELITY & GUARANTY INS UNDERWRITERS	0.81	\$3,095,960	\$3,013,061	\$1,796,447	\$674,461	22.38
39	AMERISURE INSURANCE COMPANY	0.80	\$3,060,916	\$3,096,640	\$2,556,017	\$2,649,974	85.58
40	VALLEY FORGE INSURANCE COMPANY	0.78	\$2,983,025	\$2,961,140	\$1,132,791	\$1,959,527	66.17
41	LIBERTY MUTUAL FIRE INSURANCE CO	0.76	\$2,896,821	\$2,588,253	\$1,241,890	\$1,707,658	65.98
42	CAPITOL INDEMNITY CORPORATION	0.76	\$2,896,346	\$2,620,005	\$1,224,458	\$1,767,589	67.47
43	SECURA INSURANCE A MUTUAL COMPANY	0.76	\$2,884,190	\$3,194,915	\$1,350,124	\$454,463	14.22
44	NATIONAL SURETY CORPORATION	0.74	\$2,820,604	\$2,342,036	\$1,124,415	\$1,839,229	78.53
45	UNITED STATES FIRE INSURANCE CO	0.74	\$2,807,819	\$2,267,361	\$1,923,951	\$688,943	30.39
46	ALLSTATE INSURANCE COMPANY	0.73	\$2,784,395	\$2,608,894	\$888,049	\$1,290,313	49.46
47	TWIN CITY FIRE INS CO	0.72	\$2,751,806	\$2,848,251	\$1,285,211	\$1,887,728	66.28
48	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.70	\$2,656,408	\$2,483,678	\$1,306,981	\$1,489,589	59.98
49	ASSURANCE COMPANY OF AMERICA	0.69	\$2,634,703	\$2,774,149	\$1,976,505	\$2,015,576	72.66
50	WEST AMERICAN INSURANCE COMPANY	0.68	\$2,611,331	\$2,423,846	\$1,547,780	\$1,833,746	75.65
51	COLUMBIA NATIONAL INSURANCE COMPANY	0.66	\$2,531,005	\$2,370,290	\$693,231	\$987,231	41.65
52	CAMERON MUTUAL INSURANCE COMPANY	0.66	\$2,514,086	\$2,508,946	\$1,262,032	\$1,099,464	43.82
53	COMMERCIAL UNION INSURANCE COMPANY	0.65	\$2,465,819	\$2,560,271	\$6,224,095	\$5,770,404	225.38
54	AMERICAN INSURANCE COMPANY THE	0.63	\$2,390,062	\$2,994,524	\$1,066,172	\$416,717	13.92
55	TRAVELERS INDEMNITY CO OF AMERICA	0.59	\$2,266,795	\$1,877,190	\$1,111,277	\$955,540	50.90
56	NATIONWIDE AGRIBUSINESS INS CO	0.58	\$2,225,449	\$2,249,241	\$1,764,133	\$1,327,264	59.01
57	BROTHERHOOD MUTUAL INSURANCE CO	0.58	\$2,214,832	\$2,115,434	\$526,141	\$776,120	36.69
58	NORTHERN ASSURANCE CO OF AMERICA	0.57	\$2,158,699	\$2,142,371	\$1,226,631	\$3,528,346	164.69
59	GENERAL CASUALTY CO OF WISCONSIN	0.56	\$2,134,800	\$1,911,257	\$531,810	\$945,305	49.46
60	LIBERTY INSURANCE CORPORATION	0.56	\$2,124,266	\$2,408,277	\$938,142	\$1,049,530	43.58

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ROYAL INDEMNITY COMPANY	0.54	\$2,068,369	\$1,819,716	\$44,175	\$308,686	16.96
62	CONTINENTAL CASUALTY COMPANY	0.54	\$2,056,908	\$1,880,900	\$678,908	(\$382,654)	-20.34
63	TRAVELERS INDEMNITY COMPANY	0.53	\$2,016,124	\$1,777,543	\$852,937	\$507,449	28.55
64	MICHIGAN MUTUAL INSURANCE COMPANY	0.53	\$2,011,262	\$2,205,194	\$581,034	\$697,233	31.62
65	AMERICAN MANUFACTURERS MUTUAL INS CO	0.53	\$2,007,409	\$1,649,562	\$761,672	\$976,502	59.20
66	NEW HAMPSHIRE INSURANCE COMPANY	0.46	\$1,738,243	\$1,317,402	\$6,232,211	\$6,783,613	514.92
67	ROYAL INSURANCE COMPANY OF AMERICA	0.45	\$1,722,691	\$2,025,612	\$1,719,054	\$653,643	32.27
68	EMPLOYERS FIRE INSURANCE COMPANY	0.45	\$1,717,966	\$1,701,325	\$1,256,053	\$1,285,738	75.57
69	UNITED PACIFIC INSURANCE COMPANY	0.45	\$1,702,053	\$1,416,206	\$102,418	\$268,777	18.98
70	AMERICAN AUTOMOBILE INSURANCE CO	0.44	\$1,692,084	\$1,723,785	\$2,067,160	\$2,576,850	149.49
71	TRAVELERS CASUALTY AND SURETY CO OF IL	0.44	\$1,679,594	\$1,997,757	\$1,276,065	\$308,478	15.44
72	AUTO OWNERS INSURANCE CO MUTUAL	0.44	\$1,679,465	\$1,610,190	\$675,744	\$1,977,777	122.83
73	REGENT INSURANCE COMPANY	0.43	\$1,649,031	\$1,666,544	\$1,994,936	\$1,916,085	114.97
74	GRINNELL MUTUAL REINSURANCE COMPANY	0.42	\$1,604,347	\$1,419,987	\$530,481	\$874,518	61.59
75	FARMINGTON CASUALTY COMPANY	0.41	\$1,553,318	\$2,552,723	\$2,791,931	\$2,662,226	104.29
76	AMERICAN CASUALTY CO OF READING PA	0.40	\$1,526,618	\$1,769,263	\$1,797,807	\$736,980	41.65
77	ZURICH INSURANCE COMPANY	0.40	\$1,516,097	\$1,993,282	\$585,766	\$795,383	39.90
78	MASSACHUSETTS BAY INS CO	0.39	\$1,485,683	\$2,053,395	\$3,936,145	\$1,578,779	76.89
79	FEDERATED MUTUAL INSURANCE COMPANY	0.38	\$1,448,862	\$1,514,381	\$650,800	\$977,703	64.56
80	SAFECO INSURANCE CO OF AMERICA	0.38	\$1,445,740	\$1,387,453	\$1,263,786	\$1,070,807	77.18
81	NORTHERN INSURANCE CO OF NEW YORK	0.38	\$1,441,109	\$2,021,410	\$2,311,323	\$643,310	31.82
82	STATE AUTO PROPERTY & CASUALTY INS CO	0.37	\$1,396,750	\$1,364,982	\$263,038	\$289,812	21.23
83	INDIANA LUMBERMENS MUTUAL INS CO	0.37	\$1,392,617	\$1,457,399	\$1,766,441	\$2,058,492	141.24
84	BITUMINOUS CASUALTY CORPORATION	0.36	\$1,387,692	\$1,455,455	\$456,289	\$1,092,559	75.07
85	PHARMACISTS MUTUAL INSURANCE COMPANY	0.34	\$1,309,398	\$1,294,811	\$364,261	\$1,244,826	96.14
86	TRI STATE INSURANCE CO OF MINNESOTA	0.33	\$1,275,213	\$1,062,925	\$200,684	\$713,956	67.17
87	FIREMANS FUND INS CO OF WISCONSIN	0.33	\$1,262,593	\$1,935,972	\$645,859	\$1,170,335	60.45
88	MIC PROPERTY AND CASUALTY INS CORP	0.32	\$1,202,723	\$1,205,297	\$613,398	\$370,137	30.71
89	STAR INSURANCE COMPANY	0.31	\$1,196,915	\$1,150,014	\$293,200	\$221,874	19.29
90	FIRE INSURANCE EXCHANGE	0.31	\$1,195,411	\$1,070,847	\$660,342	\$713,187	66.60
91	PREFERRED ABSTAINERS INS CO	0.31	\$1,187,919	\$1,026,802	\$1,334,485	\$865,335	84.27
92	CHARTER OAK FIRE INSURANCE CO THE	0.29	\$1,116,095	\$1,198,650	\$448,293	\$1,205,996	100.61
93	PENNSYLVANIA GENERAL INSURANCE CO	0.28	\$1,072,439	\$919,157	\$373,042	\$364,408	39.65
94	PHILADELPHIA INDEMNITY INSURANCE CO	0.28	\$1,066,737	\$901,826	\$285,214	(\$749)	-0.08
95	RANGER INSURANCE COMPANY	0.27	\$1,045,837	\$999,044	\$165,236	\$302,236	30.25
96	OHIO CASUALTY INSURANCE COMPANY	0.26	\$999,680	\$929,673	\$237,497	\$683,722	73.54
97	FIDELITY AND DEPOSIT CO MARYLAND	0.25	\$951,490	\$1,001,054	\$716,699	\$435,359	43.49
98	NORTHWESTERN NATIONAL CASUALTY CO	0.25	\$951,008	\$984,314	\$735,480	\$454,663	46.19
99	STATE FARM GENERAL INSURANCE CO	0.25	\$949,943	\$1,076,468	\$565,017	\$70,729	6.57
100	CONTINENTAL WESTERN CASUALTY COMPANY	0.25	\$946,113	\$918,013	\$8,165	\$29,536	3.22
101	AMERICAN ALTERNATIVE INS CORP	0.24	\$930,308	\$811,682	\$119,278	\$364,189	44.87
102	CIGNA INSURANCE COMPANY	0.22	\$851,595	\$875,326	\$386,610	\$505,271	57.72
103	TRAVELERS CASUALTY CO OF CT	0.22	\$846,419	\$1,156,154	\$664,951	\$621,623	53.77
104	SUN INSURANCE OFFICE OF AMERICA INC	0.22	\$842,071	\$887,675	\$0	\$33,084	3.73
105	FARMLAND MUTUAL INSURANCE COMPANY	0.21	\$808,864	\$685,354	\$15,660,097	\$15,963,862	2329.29
106	NATIONAL FIRE INS CO OF HARTFORD	0.21	\$800,002	\$976,665	\$87,730	\$166,504	17.05
107	ALLIED MUTUAL INS CO	0.21	\$791,086	\$739,066	\$346,509	\$481,872	65.20
108	VESTA FIRE INSURANCE CORP	0.20	\$760,692	\$546,248	\$222,866	\$593,266	108.61
109	ST PAUL MERCURY INSURANCE COMPANY	0.20	\$757,086	\$739,864	\$124,149	\$132,583	17.92
110	PENN AMERICA INS CO	0.19	\$715,541	\$624,819	\$169,518	\$123,897	19.83
111	POTOMAC INSURANCE CO OF ILLINOIS	0.19	\$713,799	\$677,016	\$154,483	\$286,546	42.32
112	LUMBER MUTUAL INSURANCE COMPANY	0.19	\$713,091	\$707,512	\$929,738	\$905,667	128.01
113	VIGILANT INSURANCE COMPANY	0.19	\$712,049	\$1,094,071	\$363,248	\$393,202	35.94
114	HAWKEYE SECURITY INSURANCE COMPANY	0.18	\$691,193	\$735,104	\$273,755	\$246,372	33.52
115	HANOVER INSURANCE COMPANY THE	0.18	\$687,913	\$841,940	\$423,465	\$729,366	86.63
116	EMPLOYERS MUTUAL CASUALTY COMPANY	0.18	\$676,663	\$609,857	\$93,717	(\$32,029)	-5.25
117	TRUMBULL INSURANCE COMPANY	0.17	\$666,376	\$682,762	\$440,575	\$496,073	72.66
118	TIG INSURANCE COMPANY	0.17	\$657,685	\$541,298	\$1,130,073	(\$64,132)	-11.85
119	CUMIS INSURANCE SOCIETY INC	0.17	\$647,227	\$688,294	\$216,799	\$257,484	37.41
120	CITIZENS SECURITY MUTUAL INS CO	0.16	\$627,861	\$551,440	\$116,966	\$195,175	35.39

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	TRAVELERS CASUALTY & SUR CO OF AMERI	0.16	\$613,915	\$764,572	\$484,188	\$697,568	91.24
122	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.16	\$599,675	\$1,039,376	\$66,058	\$210,777	20.28
123	HARTFORD STEAM BOILER INSPECTION & INS	0.16	\$594,071	\$505,800	\$0	\$584,764	115.61
124	LITITZ MUTUAL INSURANCE COMPANY	0.15	\$578,895	\$879,942	\$371,239	\$340,616	38.71
125	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.15	\$577,983	\$524,170	\$327,098	\$95,912	18.30
126	BANKERS STANDARD INSURANCE COMPANY	0.15	\$575,372	\$604,112	\$213,250	\$1,360,129	225.15
127	HARTFORD UNDERWRITERS INSURANCE CO	0.15	\$570,048	\$537,684	\$523,166	\$33,318	6.20
128	FARMERS AND MERCHANTS INSURANCE CO	0.15	\$566,802	\$504,191	\$111,051	\$69,381	13.76
129	NORTH RIVER INSURANCE COMPANY THE	0.14	\$551,847	\$521,993	\$74,625	\$482,482	92.43
130	MARYLAND CASUALTY COMPANY	0.14	\$540,099	\$668,362	\$413,070	(\$199,412)	-29.84
131	BITUMINOUS FIRE AND MARINE INS CO	0.14	\$538,509	\$485,944	\$27,343	\$169,866	34.96
132	WAUSAU BUSINESS INSURANCE COMPANY	0.14	\$519,123	\$491,974	\$454,404	\$539,922	109.75
133	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.13	\$512,451	\$546,025	\$376,969	\$596,673	109.28
134	SENTRY INSURANCE A MUTUAL COMPANY	0.13	\$507,475	\$480,731	\$174,846	\$198,053	41.20
135	CITIZENS INSURANCE COMPANY OF AMERICA	0.13	\$498,578	\$800,566	\$160,479	(\$10,166)	-1.27
136	TRAVELERS CASUALTY AND SURETY CO	0.13	\$497,647	\$721,445	\$999,637	\$352,743	48.89
137	LUMBERMENS MUTUAL CASUALTY CO	0.13	\$487,635	\$460,984	\$243,508	\$249,475	54.12
138	COLORADO CASUALTY INSURANCE COMPANY	0.13	\$483,856	\$431,147	\$105,011	\$178,004	41.29
139	AMERICAN NATIONAL FIRE INSURANCE CO	0.12	\$470,160	\$429,809	\$86,542	\$1,482,091	344.83
140	MARKEL INSURANCE COMPANY	0.12	\$462,436	\$460,947	\$145,634	\$172,488	37.42
141	CAMDEN FIRE INSURANCE ASSOCIATION	0.12	\$461,828	\$214,080	\$9,268	\$64,353	30.06
142	GLOBE INDEMNITY COMPANY	0.12	\$450,871	\$533,627	\$477,616	\$243,398	45.61
143	SECURITY INSURANCE CO OF HARTFORD	0.11	\$433,262	\$422,232	\$11,612	(\$7,495)	-1.78
144	FLORISTS MUTUAL INSURANCE COMPANY	0.11	\$424,944	\$425,805	\$290,699	\$131,612	30.91
145	CHURCH INSURANCE CO THE	0.11	\$422,779	\$419,186	\$81,107	\$81,179	19.37
146	TITAN INDEMNITY COMPANY	0.11	\$420,477	\$404,186	\$120,498	\$261,523	64.70
147	AMERICAN MODERN HOME INSURANCE CO	0.11	\$407,900	\$363,471	\$100,059	\$327,193	90.02
148	COREGIS INSURANCE COMPANY	0.10	\$376,352	\$433,313	\$36,677	(\$243,023)	-56.08
149	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.10	\$367,164	\$212,857	\$67,565	\$19,517	9.17
150	RELiance NATIONAL INSURANCE COMPANY	0.09	\$346,837	\$183,283	\$0	(\$815)	-0.44
151	AMERICAN GUARANTEE & LIABILITY INS CO	0.09	\$336,481	\$341,871	\$47,498	(\$144,421)	-42.24
152	STATEWIDE INSURANCE COMPANY	0.09	\$329,420	\$314,008	\$72,511	\$137,772	43.88
153	UNITED SECURITY INSURANCE COMPANY	0.08	\$301,490	\$271,908	\$83,851	\$151,638	55.77
154	ST PAUL PROPERTY & CASUALTY INS CO	0.07	\$280,617	\$247,698	\$227,290	\$260,432	105.14
155	BALBOA INSURANCE COMPANY	0.07	\$280,613	\$275,894	\$153,892	\$185,181	67.12
156	PREFERRED AMERICA INSURANCE COMPANY	0.07	\$277,939	\$316,016	\$61,688	\$137,054	43.37
157	TOYOTA MOTOR INSURANCE COMPANY	0.07	\$270,605	\$45,662	\$22,215	\$35,825	78.46
158	CENTENNIAL INSURANCE COMPANY	0.07	\$270,591	\$333,620	\$595,264	(\$252,327)	-75.63
159	NATIONAL FIRE & INDEMNITY EXCHANGE	0.07	\$263,365	\$264,724	\$44,888	\$86,170	32.55
160	VALIANT INS CO	0.07	\$249,156	\$225,608	\$17,055	\$55,768	24.72
161	NN INSURANCE COMPANY	0.06	\$247,392	\$221,664	\$273,691	\$301,016	135.80
162	GROCERS INSURANCE COMPANY	0.06	\$245,049	\$179,998	\$16,174	\$6,457	3.59
163	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.06	\$242,560	\$27,390	\$3,335	(\$8,109)	-29.61
164	REDLAND INSURANCE COMPANY	0.06	\$226,561	\$147,016	\$266,818	\$357,999	243.51
165	RELiance NATIONAL INDEMNITY COMPANY	0.06	\$219,959	\$270,034	\$36,527	\$81,206	30.07
166	CIGNA FIRE UNDERWRITERS INS CO	0.06	\$213,235	\$223,852	\$282,674	\$69,483	31.04
167	GREAT AMERICAN INSURANCE COMPANY	0.06	\$210,291	\$227,457	\$532,756	(\$272,913)	-119.98
168	FARMERS ALLIANCE MUTUAL INS CO	0.05	\$204,830	\$201,716	\$99,837	\$93,836	46.52
169	CONTINENTAL INSURANCE COMPANY THE	0.05	\$201,666	\$332,242	\$1,771,312	\$73,192	22.03
170	INSURANCE COMPANY OF NORTH AMERICA	0.05	\$201,247	\$627,201	\$79,857	\$1,010,271	161.08
171	GENERAL INSURANCE CO OF AMERICA	0.05	\$190,456	\$183,454	\$73,731	(\$34,622)	-18.87
172	UTICA MUTUAL INSURANCE COMPANY	0.05	\$184,616	\$163,743	\$47,522	\$59,099	36.09
173	HOUSTON GENERAL INS CO	0.05	\$180,835	\$310,918	\$148,316	\$160,723	51.69
174	FRONTIER INSURANCE COMPANY	0.05	\$175,437	\$135,152	\$21,691	\$59,943	44.35
175	JEWELERS MUTUAL INSURANCE COMPANY	0.04	\$150,950	\$146,139	\$42,050	\$16,879	11.55
176	AMERICAN FIRE AND INDEMNITY COMPANY	0.03	\$131,392	\$161,684	\$37,122	\$33,446	20.69
177	PEAK PROPERTY AND CASUALTY INS CORP	0.03	\$123,554	\$117,997	\$44,934	\$66,653	56.49
178	LEGION INSURANCE COMPANY	0.03	\$123,523	\$65,970	\$0	\$2,700	4.08
179	LIBERTY MUTUAL INSURANCE COMPANY	0.03	\$120,010	\$124,848	\$27,712	\$760,965	609.51
180	HARTFORD INSURANCE CO OF MIDWEST THE	0.03	\$119,881	\$117,354	\$55,019	\$57,822	49.27

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	YASUDA FIRE & MARINE INS CO OF AMER TH	0.03	\$115,433	\$118,652	\$0	\$33,332	28.09
182	AMERICAN ALLIANCE INSURANCE COMPANY	0.03	\$102,846	\$88,885	\$25,954	(\$54,498)	-61.31
183	SUMITOMO MARINE & FIRE INS CO LTD	0.03	\$102,620	\$93,810	\$0	\$4,120	4.39
184	REPUBLIC WESTERN INS CO	0.03	\$98,910	\$111,267	\$68,795	\$92,557	83.18
185	WAUSAU UNDERWRITERS INS CO	0.02	\$93,757	\$141,310	\$4,265	(\$3,156)	-2.23
186	SAFEGUARD INSURANCE COMPANY	0.02	\$91,849	\$39,233	\$2,186	\$16,540	42.16
187	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02	\$91,411	\$86,341	\$12,939	\$16,267	18.84
188	AMERICAN INDEMNITY COMPANY	0.02	\$90,281	\$95,060	\$14,435	\$109,568	115.26
189	GREAT WEST CASUALTY COMPANY	0.02	\$87,829	\$83,055	\$7,655	\$7,655	9.22
190	CLARENDON NATIONAL INS CO	0.02	\$84,195	\$90,743	\$89,576	(\$34,750)	-38.29
191	FIRST NATIONAL INS CO OF AMERICA	0.02	\$77,754	\$82,036	\$7,246	\$15,835	19.30
192	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02	\$77,333	\$79,050	(\$151,453)	(\$183,702)	-232.39
193	GREENWICH INSURANCE COMPANY	0.02	\$77,129	\$53,906	\$1,171	\$18,202	33.77
194	PHOENIX INSURANCE COMPANY THE	0.02	\$69,297	\$42,839	\$1,296	(\$85,048)	-198.53
195	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$68,895	\$133,985	\$182,947	(\$38,917)	-29.05
196	VANGUARD INSURANCE COMPANY	0.02	\$61,317	\$60,295	\$1,985	\$38,193	63.34
197	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02	\$58,853	\$55,728	\$14,595	\$25,337	45.47
198	CINCINNATI CASUALTY COMPANY THE	0.01	\$55,691	\$55,662	\$116,842	\$44,866	80.60
199	ECONOMY FIRE & CASUALTY COMPANY	0.01	\$53,580	\$199,553	\$343,745	\$83,416	41.80
200	CONNECTICUT INDEMNITY COMPANY THE	0.01	\$51,741	\$60,747	\$20,599	\$51,199	84.28
201	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01	\$48,929	\$45,415	\$10,543	\$13,544	29.82
202	GRAIN DEALERS MUTUAL INSURANCE CO	0.01	\$48,233	\$75,684	\$13,624	\$6,387	8.44
203	ATLAS ASSURANCE CO OF AMERICA	0.01	\$47,280	\$61,561	\$33,443	\$35,847	58.23
204	ARKWRIGHT MUTUAL INSURANCE CO	0.01	\$45,666	\$45,666	\$0	\$0	0.00
205	ST PAUL GUARDIAN INSURANCE COMPANY	0.01	\$44,199	\$31,532	\$12,237	\$16,005	50.76
206	VESTA INSURANCE CORPORATION	0.01	\$43,084	\$59,585	\$61,186	\$283,382	475.59
207	SECURITY NATIONAL INSURANCE COMPANY	0.01	\$41,338	\$43,669	\$3,002	\$18,917	43.32
208	MINNESOTA FIRE AND CASUALTY COMPANY	0.01	\$40,744	\$34,663	\$1,567	\$24,221	69.88
209	MIDLAND RISK INSURANCE COMPANY	0.01	\$40,428	\$40,614	\$586	\$72,789	179.22
210	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$37,314	\$43,608	\$26,565	\$22,613	51.86
211	TRI STATE INSURANCE COMPANY	0.01	\$36,538	\$29,128	\$130,832	\$132,874	456.17
212	AEGIS SECURITY INSURANCE COMPANY	0.01	\$34,606	\$14,478	\$0	\$0	0.00
213	ASSOCIATED INDEMNITY CORPORATION	0.01	\$34,278	\$50,238	\$12,367	\$4,387	8.73
214	SCOTTSDALE INDEMNITY COMPANY	0.01	\$33,763	\$26,051	\$7,537	\$13,372	51.33
215	AMERICAN ZURICH INSURANCE COMPANY	0.01	\$33,090	\$78,188	\$9,375	(\$85,715)	-109.63
216	FIDELITY AND CASUALTY CO OF NY	0.01	\$32,259	\$32,259	\$100,320	\$18,557	57.53
217	WESTPORT INSURANCE CORPORATION	0.01	\$31,693	\$8,898	\$0	\$4,494	50.51
218	LINCOLN GENERAL INSURANCE CO	0.01	\$31,470	\$28,732	\$7,749	\$5,157	17.95
219	RLI INSURANCE COMPANY	0.01	\$31,442	\$27,216	\$987	\$9,525	35.00
220	OAK RIVER INSURANCE COMPANY	0.01	\$31,317	\$22,004	\$621	\$4,537	20.62
221	INTERSTATE INDEMNITY COMPANY	0.01	\$28,038	\$32,359	\$407	\$2,792	8.63
222	ATLANTIC INSURANCE COMPANY	0.01	\$27,455	\$44,130	\$57,071	(\$52,929)	-119.94
223	AMERICAN RELIABLE INSURANCE COMPANY	0.01	\$26,410	\$26,514	\$0	(\$935)	-3.53
224	PACIFIC INDEMNITY COMPANY	0.01	\$26,099	\$32,437	\$0	\$2,544	7.84
225	AMERICAN INTERNATIONAL SOUTH INS CO	0.01	\$22,622	\$37,397	\$2,300	\$9,901	26.48
226	NORTHBROOK NATIONAL INS CO	0.01	\$22,490	\$115,755	\$3,595	(\$8,733)	-7.54
227	UNIVERSAL FIRE & CASUALTY INS CO	0.01	\$22,453	\$16,215	\$0	\$0	0.00
228	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01	\$21,665	\$21,568	\$0	\$111	0.51
229	AGRICULTURAL INSURANCE COMPANY	0.01	\$19,582	\$15,412	\$0	(\$4,614)	-29.94
230	AIU INSURANCE COMPANY	0.00	\$17,476	\$14,092	\$0	(\$22,316)	-158.36
231	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$16,904	\$55,234	\$113,228	\$413,087	747.89
232	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$16,834	\$39,239	\$0	\$23,540	59.99
233	ULICO CASUALTY COMPANY	0.00	\$15,595	\$17,511	\$1,270	\$3,600	20.56
234	AFFILIATED FM INSURANCE COMPANY	0.00	\$15,426	\$10,965	\$0	\$0	0.00
235	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$15,234	\$15,612	\$2,500	\$22,628	144.94
236	HIGHLANDS INSURANCE COMPANY	0.00	\$14,851	\$16,961	\$10,307	(\$73,245)	-431.84
237	NORTHFIELD INSURANCE COMPANY	0.00	\$14,044	\$1,834	\$0	\$0	0.00
238	COLONIA INSURANCE COMPANY	0.00	\$13,586	\$33,755	\$105,500	\$120,242	356.22
239	TIG INDEMNITY COMPANY	0.00	\$13,516	\$13,323	\$0	(\$12,000)	-90.07
240	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$12,612	\$11,695	\$1,926	\$1,926	16.47

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$12,253	\$16,309	\$93,445	(\$133,625)	-819.33
242	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$11,664	\$17,383	\$0	\$478	2.75
243	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$10,391	\$9,956	\$276	(\$10,129)	-101.74
244	NIAGARA FIRE INSURANCE COMPANY	0.00	\$9,555	\$136,025	\$20,958	(\$161,442)	-118.69
245	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00	\$9,090	\$3,852	\$0	\$3,500	90.86
246	CENTURY INDEMNITY COMPANY	0.00	\$6,194	\$23,794	\$96,103	(\$833,296)	-3502.13
247	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$5,541	\$5,546	\$6,322	(\$136,886)	-2468.19
248	INTERCARGO INSURANCE COMPANY	0.00	\$4,953	\$13,507	\$1,870	\$4,376	32.40
249	CALVERT INSURANCE COMPANY	0.00	\$4,896	\$11,195	\$0	\$2,581	23.05
250	MOTORS INSURANCE CORPORATION	0.00	\$2,025	\$1,999	\$0	\$0	0.00
251	ALBANY INSURANCE COMPANY	0.00	\$1,938	\$3,915	\$0	(\$237)	-6.05
252	MIDWEST MUTUAL INSURANCE CO	0.00	\$1,890	\$101,066	\$283,285	(\$58,407)	-57.79
253	GRANITE STATE INSURANCE COMPANY	0.00	\$1,135	\$1,111	\$191,444	\$146,490	13185.42
254	WESTFIELD INSURANCE COMPANY	0.00	\$1,116	\$679	\$0	\$61	8.98
255	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	\$566	\$47	\$0	\$20	42.55
256	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00	\$552	\$242	\$0	\$421	173.97
257	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$552	\$392	(\$130)	\$55,653	14197.19
258	GAN NORTH AMERICAN INSURANCE CO	0.00	\$320	\$145	\$0	\$82	56.55
259	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$317	\$304	\$0	(\$17,168)	-5647.37
260	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$225	\$292	\$0	\$137	46.92
261	STANDARD FIRE INSURANCE COMPANY	0.00	\$107	\$10	\$602,522	\$239,126	2391260.00
262	AMERICAN CENTRAL INSURANCE COMPANY	0.00	\$62	\$62	\$0	\$0	0.00
263	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00	\$34	\$13,142	\$66,934	\$55,118	419.40
264	ALLIANZ INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$15)	N/A
265	ARGONAUT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$6,834)	N/A
266	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,085)	N/A
267	BIRMINGHAM FIRE INS CO OF PA	0.00	\$0	\$0	(\$428)	(\$568)	N/A
268	CALIFORNIA COMPENSATION INS CO	0.00	\$0	\$0	\$40,000	(\$1,000)	N/A
269	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	(\$3,000)	N/A
270	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2,136)	N/A
271	EMPIRE FIRE AND MARINE INSURANCE CO	0.00	\$0	\$0	\$9	\$0	N/A
272	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
273	GATEWAY INSURANCE COMPANY	0.00	\$0	\$0	\$6,000	(\$10,950)	N/A
274	GENERALI U S BRANCH	0.00	\$0	\$0	\$481,819	(\$140,319)	N/A
275	HORACE MANN INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$558)	N/A
276	INSURANCE COMPANY OF THE WEST	0.00	\$0	\$0	\$0	(\$50)	N/A
277	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$6,495)	N/A
278	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$0	\$7,611	(\$24,106)	N/A
279	KENTUCKY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$32,844	N/A
280	NAC REINSURANCE CORPORATION	0.00	\$0	\$0	\$0	(\$30,752)	N/A
281	NATIONAL CASUALTY COMPANY	0.00	\$0	\$7,326	\$2,089	(\$12,434)	-169.72
282	OLD REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$3,253)	N/A
283	OMAHA INDEMNITY COMPANY THE	0.00	\$0	\$0	\$0	\$3,000	N/A
284	PHOENIX ASSURANCE CO OF NEW YORK	0.00	\$0	\$0	\$0	\$404	N/A
285	PRUDENTIAL GENERAL INS CO	0.00	\$0	\$0	\$0	(\$488)	N/A
286	ROCKFORD MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
287	SAFETY NATIONAL CASUALTY CORPORATION	0.00	\$0	\$0	\$1,595	\$1,330	N/A
288	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$0	\$0	\$19,099	(\$110,357)	N/A
289	TIG PREMIER INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$19,000)	N/A
290	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1,065	N/A
291	NAVIGATORS INSURANCE COMPANY	-0.00	(\$53)	(\$53)	\$0	\$0	0.00
292	ECONOMY PREFERRED INSURANCE COMPANY	-0.00	(\$768)	\$4,792	\$93,208	\$8,880	185.31
293	REPUBLIC INSURANCE COMPANY	-0.00	(\$1,375)	\$1,310	\$0	(\$7,341)	-560.38
294	DIAMOND STATE INSURANCE COMPANY	-0.00	(\$1,584)	\$1,270	\$0	(\$1)	-0.08
295	GLENS FALLS INSURANCE COMPANY THE	-0.00	(\$3,233)	(\$3,233)	\$771,758	\$245,457	-7592.24
296	LMI INSURANCE COMPANY	-0.00	(\$5,851)	\$112,405	\$82,391	(\$82,360)	-73.27
297	NORTHBROOK INDEMNITY CO	-0.00	(\$6,063)	\$77,115	\$1,132,404	\$1,007,831	1306.92
298	ILLINOIS NATIONAL INSURANCE COMPANY	-0.01	(\$19,410)	\$254,614	\$44,236	\$127,283	49.99
299	GULF INSURANCE COMPANY	-0.02	(\$92,139)	(\$70,989)	\$179,308	\$576,298	-811.81
TOTAL		100.00	\$381,372,308	\$380,461,773	\$223,869,056	\$227,138,020	59.70

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST SIGNATURE INSURANCE COMPANY	17.15	\$2,818,259	\$2,825,123	\$1,116,968	\$1,078,514	38.18
2	STATE FARM GENERAL INSURANCE CO	16.58	\$2,724,780	\$2,740,051	\$812,054	\$777,809	28.39
3	PROGRESSIVE CASUALTY INSURANCE CO	12.91	\$2,121,328	\$1,922,888	\$669,775	\$608,096	31.62
4	AMERICAN FAMILY MUTUAL INS CO	12.87	\$2,115,516	\$2,004,042	\$748,711	\$748,878	37.37
5	FOREMOST INSURANCE CO	10.48	\$1,721,207	\$1,919,938	\$638,843	\$600,080	31.26
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	10.43	\$1,714,471	\$1,639,524	\$809,349	\$855,382	52.17
7	FOREMOST PROPERTY AND CASUALTY INS CO	4.78	\$784,888	\$747,302	\$159,384	\$244,114	32.67
8	FARMERS INSURANCE EXCHANGE	4.16	\$683,036	\$658,754	\$314,249	\$324,315	49.23
9	AMERICAN BANKERS INS CO OF FLORIDA	3.03	\$497,280	\$235,990	\$186,686	\$191,077	80.97
10	ALLSTATE INSURANCE COMPANY	2.54	\$417,435	\$424,469	\$120,322	\$88,030	20.74
11	AUTO OWNERS INSURANCE CO MUTUAL	1.16	\$191,183	\$182,949	\$73,735	\$74,500	40.72
12	COLUMBIA MUTUAL INSURANCE CO	0.90	\$147,213	\$165,699	\$54,349	\$20,178	12.18
13	SECURA INSURANCE A MUTUAL COMPANY	0.86	\$141,658	\$137,000	\$102,504	\$89,895	65.62
14	FIRST FINANCIAL INSURANCE COMPANY	0.71	\$117,161	\$144,685	\$28,838	\$30,927	21.38
15	LIBERTY MUTUAL FIRE INSURANCE CO	0.52	\$85,376	\$83,038	\$0	\$0	0.00
16	FARMERS ALLIANCE MUTUAL INS CO	0.46	\$75,451	\$76,652	\$12,564	\$8,564	11.17
17	TRADERS INSURANCE COMPANY	0.25	\$40,525	\$53,672	\$19,342	\$8,841	16.47
18	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16	\$27,059	\$26,738	\$21,560	\$21,560	80.63
19	HORACE MANN INSURANCE COMPANY	0.04	\$5,847	\$5,957	\$640	\$651	10.93
20	FIRE INSURANCE EXCHANGE	0.01	\$1,775	\$2,107	(\$129)	(\$120)	-5.70
21	MID CENTURY INSURANCE COMPANY	0.00	\$0	\$0	\$405	\$405	N/A
TOTAL		100.00	\$16,431,448	\$15,996,578	\$5,890,149	\$5,771,696	36.08

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS ALLIANCE MUTUAL INS CO	62.25	\$1,384,129	\$1,384,129	\$375,819	\$375,819	27.15
2	IGF INSURANCE COMPANY	17.24	\$383,246	\$383,246	\$165,810	\$165,810	43.26
3	MILLERS MUTUAL FIRE INSURANCE CO THE	6.80	\$151,271	\$151,271	\$0	\$0	0.00
4	AGRI GENERAL INSURANCE COMPANY	5.97	\$132,665	\$132,665	\$13	\$13	0.01
5	TWIN CITY FIRE INS CO	3.62	\$80,591	\$80,591	\$98,839	\$98,839	122.64
6	STATE FARM FIRE AND CASUALTY CO	2.28	\$50,801	\$50,801	\$17,918	\$17,918	35.27
7	HARTFORD CASUALTY INS CO	1.57	\$34,858	\$34,858	\$0	\$0	0.00
8	CONTINENTAL CASUALTY COMPANY	0.23	\$5,112	\$5,112	\$0	(\$27,080)	-529.73
9	CONTINENTAL INSURANCE COMPANY THE	0.02	\$446	\$404	\$977,968	\$915,817	226687.38
10	KANSAS CITY FIRE & MARINE INS CO	0.02	\$374	\$374	\$0	\$0	0.00
TOTAL		100.00	\$2,223,493	\$2,223,451	\$1,636,367	\$1,547,136	69.58

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	30.56	\$12,132,791	\$12,811,270	\$14,246,660	\$11,535,673	90.04
2	COMMERCIAL UNION INSURANCE COMPANY	11.88	\$4,713,992	\$4,850,029	\$3,512,142	\$2,845,935	58.68
3	CONTINENTAL INSURANCE COMPANY THE	10.96	\$4,348,960	\$4,041,711	\$3,166,553	\$342,497	8.47
4	AMERICAN HOME ASSURANCE COMPANY	8.92	\$3,541,800	\$3,152,041	\$2,249,836	\$3,554,210	112.76
5	UNDERWRITERS INSURANCE COMPANY	4.37	\$1,734,601	\$883,336	\$0	\$619,331	70.11
6	ROYAL INSURANCE COMPANY OF AMERICA	4.08	\$1,620,416	\$2,209,732	\$1,107,863	\$800,551	36.23
7	AMERICAN NATIONAL FIRE INSURANCE CO	3.32	\$1,317,382	\$1,347,116	\$610,910	\$1,021,481	75.83
8	RELIANCE INSURANCE COMPANY	2.33	\$925,515	\$920,294	\$197,120	\$413,470	44.93
9	FIREMANS FUND INSURANCE COMPANY	2.21	\$878,714	\$878,129	\$317,868	\$136,972	15.60
10	AFFILIATED FM INSURANCE COMPANY	2.02	\$800,743	\$802,396	\$528,733	\$481,717	60.03
11	NEW YORK MARINE & GENERAL INS CO	1.93	\$766,690	\$774,864	\$73,594	(\$279,723)	-36.10
12	FEDERAL INSURANCE COMPANY	1.79	\$711,001	\$699,060	\$240,635	\$420,020	60.08
13	ZURICH INSURANCE COMPANY	1.76	\$699,066	\$712,733	\$134,799	\$369,680	51.87
14	NEW HAMPSHIRE INSURANCE COMPANY	1.66	\$658,071	\$435,670	\$11,590	\$73,426	16.85
15	OLD UNITED CASUALTY COMPANY	1.05	\$414,931	\$344,341	\$81,412	\$103,178	29.96
16	HARTFORD FIRE INSURANCE COMPANY	0.92	\$366,157	\$342,432	\$50,281	\$111,488	32.56
17	BUCKEYE UNION INSURANCE COMPANY	0.90	\$357,950	\$202,940	\$41,115	\$76,314	37.60
18	SECURITY INSURANCE CO OF HARTFORD	0.88	\$350,286	\$478,645	\$103,645	\$1,311,859	274.08
19	MARKEL AMERICAN INSURANCE COMPANY	0.87	\$344,734	\$321,694	\$34,681	\$164,108	51.01
20	NORTHERN ASSURANCE CO OF AMERICA	0.86	\$342,753	\$339,653	\$216,416	\$202,399	59.59
21	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.79	\$311,841	\$353,436	\$227,989	(\$2,072)	-0.59
22	HIGHLANDS INSURANCE COMPANY	0.70	\$276,762	\$232,666	\$108,333	\$73,988	31.80
23	ALBANY INSURANCE COMPANY	0.49	\$192,662	\$158,452	\$0	\$51,553	32.54
24	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.46	\$182,445	\$180,726	\$48,445	\$28,453	15.74
25	TRAVELERS INDEMNITY CO OF ILLINOIS	0.43	\$171,074	\$121,882	\$0	(\$12,577)	-10.32
26	INTERCARGO INSURANCE COMPANY	0.30	\$120,801	\$117,220	\$66,045	\$55,118	47.02
27	ALLENDALE MUTUAL INSURANCE COMPANY	0.26	\$102,738	\$103,938	\$23,417	\$22,411	21.56
28	ST PAUL GUARDIAN INSURANCE COMPANY	0.25	\$97,338	\$102,552	\$39,652	\$52,207	50.91
29	FIDELITY AND CASUALTY CO OF NY	0.24	\$93,834	\$246,485	\$124,269	(\$17,590)	-7.14
30	STATE AUTOMOBILE MUTUAL INS CO	0.23	\$91,163	\$97,459	\$16,704	(\$8,226)	-8.44
31	NAVIGATORS INSURANCE COMPANY	0.19	\$77,075	\$91,743	\$1,025,000	\$1,530,332	1668.06
32	CENTENNIAL INSURANCE COMPANY	0.19	\$75,684	\$69,159	\$22,965	\$7,881	11.40
33	LUMBERMENS MUTUAL CASUALTY CO	0.19	\$73,881	\$69,798	\$86,956	\$69,904	100.15
34	ARKWRIGHT MUTUAL INSURANCE CO	0.16	\$63,963	\$71,671	\$2,272	(\$179,448)	-250.38
35	STANDARD FIRE INSURANCE COMPANY	0.16	\$63,585	\$53,161	\$10,030	\$6,615	12.44
36	EMPLOYERS FIRE INSURANCE COMPANY	0.16	\$61,886	\$60,477	\$11,827	\$19,779	32.70
37	U S SPECIALTY INSURANCE COMPANY	0.15	\$61,372	\$61,597	(\$18,765)	(\$24,352)	-39.53
38	CIGNA INSURANCE COMPANY	0.15	\$58,213	\$30,101	\$9,911	\$16,386	54.44
39	MASSACHUSETTS BAY INS CO	0.14	\$57,506	\$45,729	\$9,524	\$12,663	27.69
40	INSURANCE COMPANY OF NORTH AMERICA	0.13	\$51,825	\$32,785	\$59,940	\$32,589	99.40
41	LIBERTY MUTUAL FIRE INSURANCE CO	0.11	\$43,017	\$42,594	\$14,232	\$19,232	45.15
42	HARTFORD UNDERWRITERS INSURANCE CO	0.09	\$33,853	\$27,535	\$10,878	\$11,112	40.36
43	INSURANCE CORPORATION OF NEW YORK	0.08	\$32,808	\$32,518	\$61	\$370,000	1137.83
44	USAA CASUALTY INSURANCE COMPANY	0.08	\$32,506	\$29,856	\$11,722	\$465	1.56
45	CIGNA PROPERTY & CASUALTY INS CO	0.07	\$29,487	\$24,281	\$94,861	\$31,175	128.39
46	RANGER INSURANCE COMPANY	0.07	\$27,522	\$32,149	\$12,393	\$12,393	38.55
47	SOREMA NORTH AMERICA REINSURANCE CO	0.07	\$26,792	\$26,346	\$67	\$225,061	854.25
48	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.06	\$24,987	\$25,636	\$1,390	(\$972)	-3.79
49	ECONOMY FIRE & CASUALTY COMPANY	0.06	\$24,628	\$25,224	\$14,489	\$31,531	125.00
50	TRAVELERS CASUALTY AND SURETY CO	0.06	\$23,021	\$70,243	\$119,482	\$101,821	144.96
51	AVEMCO INSURANCE COMPANY	0.05	\$21,213	\$20,873	\$12,611	\$9,651	46.24
52	TRAVELERS INDEMNITY COMPANY	0.05	\$19,920	\$18,129	\$1,477	\$3,546	19.56
53	AMERICAN MOTORISTS INSURANCE CO	0.05	\$18,557	\$21,103	\$5,312	\$1,116	5.29
54	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04	\$17,725	\$8,084	\$0	\$200	2.47
55	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.04	\$13,923	\$13,923	\$0	\$2,034	14.61
56	STATE AUTO PROPERTY & CASUALTY INS CO	0.03	\$13,340	\$13,297	\$3,204	\$2,327	17.50
57	NATIONAL LIABILITY & FIRE INS CO	0.03	\$10,093	\$10,014	\$0	\$140,469	1402.73
58	PENNSYLVANIA GENERAL INSURANCE CO	0.03	\$10,000	\$10,000	\$0	\$0	0.00
59	VANGUARD INSURANCE COMPANY	0.03	\$10,000	\$4,583	\$0	\$321	7.00
60	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$9,281	\$8,756	\$1,000	\$2,189	25.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNITED STATES FIDELITY & GUARANTY CO	0.02	\$8,385	\$8,212	\$0	(\$100)	-1.22
62	ECONOMY PREFERRED INSURANCE COMPANY	0.02	\$7,280	\$6,525	\$10,337	\$12,322	188.84
63	UNITED PACIFIC INSURANCE COMPANY	0.01	\$3,595	\$4,493	\$12,340	\$12,481	277.79
64	JOHN DEERE INSURANCE COMPANY	0.01	\$3,563	\$3,934	\$0	\$10	0.25
65	AMICA MUTUAL INSURANCE COMPANY	0.01	\$2,914	\$2,741	\$0	\$0	0.00
66	HARTFORD CASUALTY INS CO	0.01	\$2,909	\$2,521	\$0	(\$17)	-0.67
67	WASHINGTON INTERNATIONAL INSURANCE CO	0.01	\$2,643	\$2,833	\$0	(\$3,856)	-136.11
68	BANKERS STANDARD INSURANCE COMPANY	0.01	\$2,183	\$2,083	\$0	\$120	5.76
69	VIGILANT INSURANCE COMPANY	0.01	\$2,139	\$2,123	\$22,352	\$22,310	1050.87
70	CONNECTICUT INDEMNITY COMPANY THE	0.00	\$1,775	\$1,516	\$5,841	\$5,841	385.29
71	NORTHFIELD INSURANCE COMPANY	0.00	\$1,573	\$1,573	\$0	\$0	0.00
72	KANSAS CITY FIRE & MARINE INS CO	0.00	\$1,147	\$524	\$0	\$221	42.18
73	TWIN CITY FIRE INS CO	0.00	\$1,126	\$1,297	\$8,597	\$8,597	662.84
74	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$1,007	\$254	\$0	\$0	0.00
75	PROTECTION MUTUAL INSURANCE COMPANY	0.00	\$932	\$950	\$0	\$0	0.00
76	ELECTRIC INSURANCE COMPANY	0.00	\$878	\$879	\$0	\$0	0.00
77	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$701	\$610	\$0	\$16	2.62
78	MAYFLOWER INSURANCE COMPANY LTD THE	0.00	\$652	\$243	\$0	\$0	0.00
79	GLENS FALLS INSURANCE COMPANY THE	0.00	\$533	\$248	\$0	\$0	0.00
80	ECONOMY PREMIER ASSURANCE COMPANY	0.00	\$439	\$439	\$0	\$0	0.00
81	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$394	\$384	\$0	\$72	18.75
82	TRAVELERS INDEMNITY CO OF AMERICA	0.00	\$267	\$416	\$0	\$140	33.65
83	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00	\$175	\$492	\$0	(\$114)	-23.17
84	SECURITY NATIONAL INSURANCE COMPANY	0.00	\$67	\$91	\$0	(\$7)	-7.69
85	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$4)	N/A
86	AMERICAS INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1,963	N/A
87	ATLANTIC MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$800)	N/A
88	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$0	\$649	\$50,000	\$11,610	1788.91
89	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$61,392	\$52,478	N/A
90	CONTINENTAL CASUALTY COMPANY	0.00	\$0	\$391	\$0	(\$7,678)	-1963.68
91	EMPIRE FIRE AND MARINE INSURANCE CO	0.00	\$0	\$0	\$0	\$15,000	N/A
92	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$0	\$0	\$0	\$15,109	N/A
93	FIDELITY & GUARANTY INS UNDERWRITERS	0.00	\$0	\$168	\$0	(\$100)	-59.52
94	GREAT AMERICAN INSURANCE COMPANY	0.00	\$0	\$0	\$99,622	\$87,719	N/A
95	HANOVER INSURANCE COMPANY THE	0.00	\$0	\$0	(\$4,345)	(\$8,400)	N/A
96	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$84,812	N/A
97	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$7	N/A
98	RELIANCE NATIONAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$220	N/A
99	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$0	\$340,086	\$3,974,936	\$4,256,966	1251.73
100	TIG PREMIER INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,000)	N/A
101	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$8,154	\$314,745	N/A
102	UTICA MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$376)	N/A
103	GENERAL ACCIDENT INS CO OF AMERICA	-0.00	(\$250)	(\$250)	\$0	\$0	0.00
104	NORTH AMERICAN SPECIALTY INS CO	-0.00	(\$293)	\$1,681	\$958	(\$7,905)	-470.26
105	FIREMENS INS CO OF NEWARK NEW JERSEY	-0.00	(\$326)	(\$158)	\$0	\$0	0.00
106	MARYLAND CASUALTY COMPANY	-0.01	(\$3,101)	(\$4,187)	(\$1,378)	(\$2,193)	52.38
107	NORTHERN INSURANCE CO OF NEW YORK	-0.01	(\$3,712)	\$3,209	\$23,668	\$30,808	960.05
108	PHOENIX ASSURANCE CO OF NEW YORK	-0.10	(\$39,797)	(\$39,797)	\$15,269	(\$6,870)	17.26
109	TIG INSURANCE COMPANY	-0.15	(\$59,323)	\$252,550	\$12,061	\$30,527	12.09
TOTAL		100.00	\$39,695,349	\$39,913,990	\$33,403,350	\$31,928,545	79.99

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	10.01	\$12,789,933	\$12,992,996	\$4,819,779	\$4,363,194	33.58
2	FEDERAL INSURANCE COMPANY	9.64	\$12,324,382	\$11,098,761	\$878,712	\$1,303,545	11.74
3	NATIONAL UNION FIRE INS CO OF PITTSBURG	6.08	\$7,769,251	\$7,633,361	\$2,115,147	\$1,938,076	25.39
4	HARTFORD FIRE INSURANCE COMPANY	3.69	\$4,709,232	\$4,579,074	\$2,660,393	\$2,709,981	59.18
5	UNITED STATES FIDELITY & GUARANTY CO	3.08	\$3,934,141	\$3,553,438	\$866,340	\$1,083,783	30.50
6	CONTINENTAL INSURANCE COMPANY THE	2.25	\$2,873,011	\$3,413,096	\$1,396,123	\$1,252,020	36.68
7	ZURICH INSURANCE COMPANY	2.13	\$2,722,439	\$2,451,358	\$3,094,942	\$1,921,658	78.39
8	ALLENDAL E MUTUAL INSURANCE COMPANY	2.10	\$2,683,780	\$2,985,560	\$975,451	\$6,667,848	223.34
9	MID CENTURY INSURANCE COMPANY	2.01	\$2,570,242	\$2,532,721	\$1,621,430	\$2,338,708	92.34
10	TRAVELERS INDEMNITY CO OF ILLINOIS	1.71	\$2,181,829	\$1,652,611	\$155,842	\$641,468	38.82
11	AMERICAN BANKERS INS CO OF FLORIDA	1.60	\$2,044,810	\$2,540,003	\$350,916	\$304,293	11.98
12	ST PAUL FIRE & MARINE INSURANCE CO	1.55	\$1,979,417	\$2,117,768	\$946,478	\$1,077,760	50.89
13	COMMERCIAL UNION INSURANCE COMPANY	1.47	\$1,883,372	\$1,913,474	\$892,659	\$1,135,432	59.34
14	AMERICAN STATES INSURANCE COMPANY	1.46	\$1,862,783	\$1,781,582	\$1,041,425	\$1,113,485	62.50
15	ROYAL INDEMNITY COMPANY	1.45	\$1,848,315	\$1,839,848	\$282,837	\$623,389	33.88
16	ASSURANCE COMPANY OF AMERICA	1.44	\$1,841,653	\$1,837,432	\$729,577	\$948,297	51.61
17	SAFECO INSURANCE CO OF AMERICA	1.42	\$1,815,835	\$1,776,406	\$706,961	\$727,114	40.93
18	GREAT WEST CASUALTY COMPANY	1.25	\$1,591,767	\$1,625,587	\$906,079	\$1,105,677	68.02
19	ARKWRIGHT MUTUAL INSURANCE CO	1.20	\$1,535,907	\$1,342,442	\$128,151	\$128,151	9.55
20	LUMBERMENS MUTUAL CASUALTY CO	1.15	\$1,465,449	\$1,204,014	\$570,211	\$359,509	29.86
21	JOHN DEERE INSURANCE COMPANY	1.09	\$1,396,620	\$1,252,709	\$1,116,622	\$1,040,276	83.04
22	ALLSTATE INSURANCE COMPANY	1.03	\$1,315,084	\$1,296,063	\$573,392	\$597,571	46.11
23	AMERICAN MODERN HOME INSURANCE CO	0.93	\$1,186,570	\$1,167,145	\$599,285	\$559,117	47.90
24	SHELTER MUTUAL INSURANCE CO	0.92	\$1,172,503	\$1,131,680	\$470,624	\$500,985	44.27
25	FEDERATED MUTUAL INSURANCE COMPANY	0.90	\$1,155,839	\$1,219,339	\$593,752	\$659,141	54.06
26	CONTINENTAL WESTERN INSURANCE CO	0.87	\$1,116,640	\$1,025,660	\$510,491	\$570,763	55.65
27	LIBERTY MUTUAL FIRE INSURANCE CO	0.82	\$1,047,679	\$1,142,237	\$325,145	\$842,364	73.75
28	VIGILANT INSURANCE COMPANY	0.76	\$977,530	\$1,058,021	\$136,689	\$141,966	13.42
29	SECURITY INSURANCE CO OF HARTFORD	0.74	\$950,646	\$1,169,451	\$1,443,250	\$1,892,401	161.82
30	ST PAUL MERCURY INSURANCE COMPANY	0.71	\$908,308	\$890,217	\$386,483	\$137,805	15.48
31	VOYAGER PROPERTY & CASUALTY INS CO	0.70	\$889,101	\$822,907	\$505,910	\$541,747	65.83
32	FIRST MARINE INS CO	0.68	\$866,721	\$889,457	\$170,323	\$117,245	13.18
33	PACIFIC INDEMNITY COMPANY	0.60	\$770,319	\$743,234	\$184,424	\$221,928	29.86
34	UNITED FIRE AND CASUALTY COMPANY	0.60	\$762,801	\$775,931	\$114,123	\$119,444	15.39
35	FIREMANS FUND INSURANCE COMPANY	0.59	\$750,766	\$725,519	\$308,299	\$637,152	87.82
36	RELiance INSURANCE COMPANY	0.57	\$729,797	\$882,808	\$286,415	\$234,279	26.54
37	LIBERTY MUTUAL INSURANCE COMPANY	0.57	\$724,619	\$668,468	\$311,306	\$456,671	68.32
38	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.56	\$715,633	\$745,735	\$3,634,075	\$4,091,377	548.64
39	JEWELERS MUTUAL INSURANCE COMPANY	0.55	\$706,327	\$697,453	\$296,712	\$303,094	43.46
40	NORTHLAND INSURANCE COMPANY	0.55	\$703,164	\$698,676	\$400,206	\$444,136	63.57
41	TRAVELERS CASUALTY AND SURETY CO	0.55	\$698,376	\$950,733	\$432,843	\$459,997	48.38
42	ALLIED MUTUAL INS CO	0.51	\$653,395	\$610,920	\$338,977	\$586,812	96.05
43	WESCO INSURANCE COMPANY	0.51	\$651,157	\$497,651	\$101,016	\$88,225	17.73
44	REDLAND INSURANCE COMPANY	0.51	\$646,386	\$682,694	\$661,114	\$423,074	61.97
45	GENERAL ACCIDENT INS CO OF AMERICA	0.49	\$625,502	\$585,975	\$576,067	\$445,820	76.08
46	INSURANCE COMPANY OF NORTH AMERICA	0.48	\$613,912	\$708,247	\$541,284	\$246,872	34.86
47	RELiance NATIONAL INSURANCE COMPANY	0.48	\$612,732	\$410,531	\$0	\$10,727	2.61
48	ROYAL INSURANCE COMPANY OF AMERICA	0.47	\$600,829	\$1,143,439	\$891,114	\$781,220	68.32
49	STATE AUTO PROPERTY & CASUALTY INS CO	0.45	\$573,134	\$547,419	\$350,617	\$389,371	71.13
50	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.44	\$562,459	\$536,028	\$279,661	\$264,591	49.36
51	AGRICULTURAL INSURANCE COMPANY	0.43	\$549,242	\$496,403	\$236,376	\$162,642	32.76
52	AMERICAN INSURANCE COMPANY THE	0.42	\$535,225	\$951,749	\$5,295,338	\$5,191,942	545.52
53	OHIO CASUALTY INSURANCE COMPANY	0.41	\$525,199	\$526,214	\$245,195	\$244,341	46.43
54	CAMERON MUTUAL INSURANCE COMPANY	0.41	\$524,916	\$519,910	\$130,829	\$127,831	24.59
55	VIRGINIA SURETY COMPANY INC	0.41	\$518,894	\$518,894	\$313,509	\$381,593	73.54
56	GENESIS INSURANCE COMPANY	0.40	\$514,734	\$518,376	\$1,263,685	\$623,685	120.32
57	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.39	\$497,819	\$485,794	\$127,097	\$89,122	18.35
58	BITUMINOUS CASUALTY CORPORATION	0.37	\$469,177	\$430,989	\$293,330	\$324,355	75.26
59	PROTECTION MUTUAL INSURANCE COMPANY	0.37	\$468,398	\$567,322	\$18,525	\$33,168	5.85
60	PROGRESSIVE NORTHWESTERN INS CO	0.37	\$467,942	\$458,343	\$225,069	\$215,149	46.94

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN NATIONAL FIRE INSURANCE CO	0.36	\$463,852	\$401,879	\$9,666	\$2,521	0.63
62	WESTCHESTER FIRE INSURANCE COMPANY	0.36	\$462,933	\$808,609	\$7,266	(\$160,382)	-19.83
63	RLI INSURANCE COMPANY	0.36	\$454,729	\$422,678	\$101,800	\$133,128	31.50
64	GREAT NORTHERN INSURANCE COMPANY	0.35	\$451,019	\$386,985	\$100,754	\$116,664	30.15
65	UNITED STATES FIRE INSURANCE CO	0.34	\$435,639	\$441,284	\$129,148	\$139,842	31.69
66	AMERICAN STATES PREFERRED INS CO	0.34	\$431,466	\$419,143	\$125,337	\$145,201	34.64
67	CIGNA INSURANCE COMPANY	0.33	\$421,929	\$449,722	\$58,762	\$144,061	32.03
68	UNIVERSAL UNDERWRITERS INS CO	0.33	\$418,113	\$347,742	\$198,612	\$208,112	59.85
69	LINCOLN GENERAL INSURANCE CO	0.32	\$409,588	\$375,874	\$151,801	\$213,270	56.74
70	AMERICAN AUTOMOBILE INSURANCE CO	0.32	\$405,327	\$422,143	\$89,175	\$99,187	23.50
71	TRAVELERS INDEMNITY COMPANY	0.32	\$405,138	\$432,476	\$98,825	\$183,289	42.38
72	UNITED SECURITY INSURANCE COMPANY	0.31	\$390,875	\$378,324	\$345,267	\$363,893	96.19
73	HAWKEYE SECURITY INSURANCE COMPANY	0.30	\$381,422	\$404,124	\$163,924	\$156,192	38.65
74	EMPLOYERS MUTUAL CASUALTY COMPANY	0.30	\$378,927	\$346,273	\$72,707	\$71,093	20.53
75	AMERICAN HOME ASSURANCE COMPANY	0.29	\$376,548	\$350,931	\$1,001,558	\$10,760,927	3066.39
76	VANLINER INSURANCE COMPANY	0.28	\$360,326	\$357,167	\$93,967	\$71,484	20.01
77	GRINNELL MUTUAL REINSURANCE COMPANY	0.27	\$349,205	\$329,006	\$234,467	\$226,702	68.91
78	AUTO OWNERS INSURANCE CO MUTUAL	0.27	\$344,791	\$328,234	\$108,271	\$94,289	28.73
79	OWNERS INSURANCE COMPANY	0.26	\$336,893	\$325,155	\$204,660	\$205,182	63.10
80	CINCINNATI INS CO THE	0.26	\$327,471	\$297,317	\$160,189	\$172,189	57.91
81	FIDELITY AND DEPOSIT CO MARYLAND	0.25	\$314,298	\$433,287	\$43,818	\$17,180	3.97
82	MARYLAND CASUALTY COMPANY	0.24	\$306,331	\$333,648	\$124,205	\$123,922	37.14
83	MILLERS MUTUAL INSURANCE ASSOCIATION	0.23	\$297,008	\$316,494	\$164,120	\$161,161	50.92
84	CONTINENTAL CASUALTY COMPANY	0.23	\$288,794	\$285,344	\$48,304	\$103,612	36.31
85	ASSOCIATES INSURANCE COMPANY	0.23	\$288,504	\$272,488	\$42,203	\$67,168	24.65
86	MARKEL AMERICAN INSURANCE COMPANY	0.22	\$285,173	\$251,104	\$72,087	\$134,453	53.54
87	COMPUTER INSURANCE COMPANY	0.22	\$280,894	\$280,646	\$2,046	(\$9,872)	-3.52
88	TRAVELERS INDEMNITY CO OF AMERICA	0.22	\$277,610	\$234,521	\$92,531	\$59,918	25.55
89	TRITON INSURANCE COMPANY	0.21	\$274,490	\$98,058	\$31,660	\$11,238	11.46
90	STAR INSURANCE COMPANY	0.21	\$268,253	\$268,253	\$154,928	\$165,803	61.81
91	LYNDON PROPERTY INSURANCE COMPANY	0.21	\$267,585	\$278,524	\$104,453	\$110,036	39.51
92	NATIONAL SURETY CORPORATION	0.20	\$260,103	\$252,678	\$40,986	\$39,301	15.55
93	AMEX ASSURANCE COMPANY	0.20	\$253,327	\$253,327	\$100,085	\$105,150	41.51
94	ST PAUL GUARDIAN INSURANCE COMPANY	0.20	\$253,194	\$262,672	\$107,681	\$124,701	47.47
95	AFFILIATED FM INSURANCE COMPANY	0.20	\$252,514	\$253,952	\$94,463	\$205,003	80.73
96	AMERICAN MOTORISTS INSURANCE CO	0.19	\$247,884	\$259,496	\$43,298	\$37,006	14.26
97	GERLING AMERICA INSURANCE COMPANY	0.19	\$244,339	\$170,703	\$0	\$13,360	7.83
98	VESTA FIRE INSURANCE CORP	0.19	\$243,961	\$228,354	\$15,773	\$17,032	7.46
99	FIRE INSURANCE EXCHANGE	0.19	\$237,956	\$263,277	\$117,292	\$128,652	48.87
100	CENTENNIAL INSURANCE COMPANY	0.18	\$236,348	\$197,193	\$104,936	\$117,493	59.58
101	ALLIED PROPERTY & CASUALTY INS CO	0.18	\$233,345	\$225,152	\$109,268	\$110,615	49.13
102	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.18	\$226,062	\$215,213	\$57,212	\$55,510	25.79
103	BIRMINGHAM FIRE INS CO OF PA	0.17	\$220,410	\$147,895	\$34,258	\$37,492	25.35
104	ATLANTIC MUTUAL INSURANCE COMPANY	0.17	\$217,384	\$192,693	\$30,457	\$32,638	16.94
105	UNION INSURANCE CO OF PROVIDENCE	0.16	\$201,215	\$196,447	\$59,621	\$96,493	49.12
106	REPUBLIC WESTERN INS CO	0.16	\$200,759	\$199,779	\$138,923	\$134,073	67.11
107	GENERAL CASUALTY CO OF WISCONSIN	0.15	\$196,827	\$169,219	\$46,243	\$57,189	33.80
108	FARMERS AND MERCHANTS INSURANCE CO	0.15	\$193,766	\$212,401	\$38,978	\$38,657	18.20
109	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.15	\$189,061	\$197,819	\$37,198	\$118,229	59.77
110	FARMERS ALLIANCE MUTUAL INS CO	0.14	\$183,035	\$169,454	\$60,790	\$56,290	33.22
111	EMPIRE FIRE AND MARINE INSURANCE CO	0.14	\$182,725	\$169,154	\$148,220	\$144,873	85.65
112	AUTOMOBILE INS CO OF HARTFORD CT	0.14	\$182,088	\$187,902	\$48,016	\$45,654	24.30
113	ECONOMY PREFERRED INSURANCE COMPANY	0.14	\$182,056	\$171,689	\$65,615	\$103,252	60.15
114	AMERICAN FAMILY MUTUAL INS CO	0.14	\$180,714	\$191,584	\$125,611	\$116,951	61.04
115	MUTUAL SERVICE CASUALTY INSURANCE CO	0.14	\$180,176	\$182,037	\$47,377	\$94,025	51.65
116	TIG INSURANCE COMPANY	0.14	\$172,624	\$221,662	\$88,384	\$41,897	18.90
117	FIDELITY AND CASUALTY CO OF NY	0.13	\$172,373	\$182,909	\$43,884	\$23,662	12.94
118	CIGNA PROPERTY & CASUALTY INS CO	0.13	\$170,895	\$76,885	(\$18,259)	(\$22,189)	-28.86
119	HARTFORD UNDERWRITERS INSURANCE CO	0.13	\$167,172	\$158,615	\$66,085	\$77,182	48.66
120	METROPOLITAN PROPERTY & CASUALTY INS CO	0.13	\$165,208	\$178,843	\$36,136	\$36,119	20.20

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	MONTGOMERY WARD INSURANCE COMPANY	0.13	\$161,557	\$172,227	\$14,882	\$6,552	3.80
122	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.13	\$160,905	\$184,700	\$0	\$48,418	26.21
123	FARMINGTON CASUALTY COMPANY	0.12	\$157,738	\$166,587	\$42,767	\$39,739	23.85
124	MENDOTA INSURANCE COMPANY	0.12	\$156,264	\$154,094	\$42,313	\$45,548	29.56
125	AMERICAN GUARANTEE & LIABILITY INS CO	0.12	\$155,307	\$166,159	(\$47,695)	(\$189,058)	-113.78
126	AMERICAN RELIABLE INSURANCE COMPANY	0.12	\$150,760	\$426,630	\$42,808	\$36,294	8.51
127	ALBANY INSURANCE COMPANY	0.12	\$147,774	\$151,419	\$9,875	\$6,248	4.13
128	YOSEMITE INSURANCE COMPANY	0.11	\$146,921	\$195,940	\$28,133	\$26,789	13.67
129	ASSOCIATED INDEMNITY CORPORATION	0.11	\$145,588	\$151,026	\$71,781	\$29,369	19.45
130	COLUMBIA MUTUAL INSURANCE CO	0.11	\$142,617	\$136,663	\$35,149	\$45,312	33.16
131	USAA CASUALTY INSURANCE COMPANY	0.11	\$142,364	\$131,975	\$33,816	\$29,008	21.98
132	MIDWEST MUTUAL INSURANCE CO	0.11	\$141,574	\$145,835	\$42,328	\$45,701	31.34
133	NORDSTERN INSURANCE CO OF AMERICA	0.11	\$140,564	\$188,766	\$53,150	\$130,808	69.30
134	AMERICAN LIVE STOCK INSURANCE CO	0.11	\$140,047	\$120,564	\$110,476	\$111,293	92.31
135	FORUM INSURANCE COMPANY	0.11	\$139,374	\$146,479	\$20,114	(\$20,788)	-14.19
136	ST PAUL PROPERTY & CASUALTY INS CO	0.11	\$137,912	\$124,282	\$32,267	\$34,685	27.91
137	EMPLOYERS FIRE INSURANCE COMPANY	0.11	\$135,265	\$132,320	\$53,247	\$53,161	40.18
138	CHARTER OAK FIRE INSURANCE CO THE	0.11	\$134,554	\$131,181	\$2,812	(\$23,181)	-17.67
139	AMERICAN ECONOMY INSURANCE COMPANY	0.10	\$133,533	\$136,524	\$36,831	\$45,408	33.26
140	INTERNATIONAL BUS & MERCANTILE REASSUR	0.10	\$130,203	\$108,048	\$38,277	\$288,477	266.99
141	HOUSEHOLD INSURANCE COMPANY	0.09	\$121,141	\$121,141	\$6,454	\$6,838	5.64
142	NORTHERN INSURANCE CO OF NEW YORK	0.09	\$120,602	\$154,539	\$50,270	\$63,783	41.27
143	FIREMANS FUND INS CO OF WISCONSIN	0.09	\$119,227	\$311,813	\$0	(\$16,706)	-5.36
144	GULF INSURANCE COMPANY	0.09	\$115,945	\$125,960	\$24,944	\$24,944	19.80
145	ARMED FORCES INSURANCE EXCHANGE	0.09	\$115,411	\$116,049	\$28,060	\$16,103	13.88
146	SENTRY INSURANCE A MUTUAL COMPANY	0.09	\$111,691	\$111,767	\$37,209	\$48,508	43.40
147	BITUMINOUS FIRE AND MARINE INS CO	0.09	\$109,692	\$98,080	\$40,954	\$63,854	65.10
148	MILLERS CLASSIFIED INSURANCE COMPANY	0.08	\$104,213	\$126,760	\$67,031	\$65,897	51.99
149	SECURA INSURANCE A MUTUAL COMPANY	0.08	\$103,532	\$123,783	\$46,943	\$44,442	35.90
150	FIDELITY AND GUARANTY INSURANCE COMPANY	0.08	\$102,738	\$118,331	\$35,361	\$37,040	31.30
151	ILLINOIS NATIONAL INSURANCE COMPANY	0.08	\$102,499	\$27,230	\$4,605	\$10,051	36.91
152	TRANSPORTATION INSURANCE COMPANY	0.08	\$102,482	\$76,379	\$204,046	\$203,245	266.10
153	GENERAL INSURANCE CO OF AMERICA	0.08	\$99,307	\$201,234	\$158,310	\$82,078	40.79
154	AMERICAN SECURITY INSURANCE COMPANY	0.08	\$98,741	\$98,741	\$883	(\$484)	-0.49
155	LEGION INSURANCE COMPANY	0.08	\$97,822	\$89,970	\$115,260	\$90,763	100.88
156	CANAL INSURANCE COMPANY	0.08	\$96,266	\$100,994	\$115,714	\$86,877	86.02
157	HARTFORD CASUALTY INS CO	0.07	\$86,342	\$52,629	\$18,652	\$29,939	56.89
158	HANOVER INSURANCE COMPANY THE	0.06	\$80,528	\$92,437	\$45,925	\$40,017	43.29
159	CALVERT INSURANCE COMPANY	0.06	\$77,294	\$70,412	\$17,303	\$21,313	30.27
160	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.06	\$75,203	\$79,613	\$27,910	\$27,757	34.86
161	SOREMA NORTH AMERICA REINSURANCE CO	0.06	\$73,594	\$72,416	(\$310,000)	(\$310,000)	-428.08
162	CITIZENS INSURANCE COMPANY OF AMERICA	0.06	\$72,996	\$81,626	\$10,248	\$10,681	13.09
163	NORTHBROOK PROPERTY & CASUALTY INS CO	0.06	\$70,874	\$79,867	\$208,361	\$74,823	93.68
164	PHOENIX INSURANCE COMPANY THE	0.05	\$69,708	\$50,036	\$8,437	\$10,969	21.92
165	ATHENA ASSURANCE COMPANY	0.05	\$69,112	\$34,553	\$0	\$20,666	59.81
166	VALIANT INS CO	0.05	\$68,249	\$65,999	\$41,354	\$26,562	40.25
167	PENNSYLVANIA GENERAL INSURANCE CO	0.05	\$67,506	\$61,021	\$23,331	\$27,098	44.41
168	MARKEL INSURANCE COMPANY	0.05	\$66,785	\$60,989	\$3,500	(\$1,983)	-3.25
169	WEST AMERICAN INSURANCE COMPANY	0.05	\$65,908	\$60,495	\$40,757	\$48,303	79.85
170	CLARENDON NATIONAL INS CO	0.05	\$65,776	\$64,694	\$7,518	(\$1,633)	-2.52
171	AMCO INSURANCE COMPANY	0.05	\$65,351	\$65,467	\$22,692	\$7,824	11.95
172	TRI STATE INSURANCE CO OF MINNESOTA	0.05	\$61,638	\$55,234	\$17,107	\$37,974	68.75
173	COMMERCE AND INDUSTRY INSURANCE CO	0.05	\$61,026	\$122,141	\$11,997	(\$133,002)	-108.89
174	AMERICAN EMPLOYERS INSURANCE CO	0.05	\$58,137	\$52,931	\$27,536	\$34,400	64.99
175	NAVIGATORS INSURANCE COMPANY	0.04	\$56,896	\$141,679	\$2,383	\$41,980	29.63
176	HARTFORD STEAM BOILER INSPECTION & INS	0.04	\$55,903	\$57,217	\$387	\$309	0.54
177	AMERICAN MANUFACTURERS MUTUAL INS CO	0.04	\$53,792	\$44,345	\$13,222	\$4,038	9.11
178	GREAT AMERICAN INSURANCE COMPANY	0.04	\$53,435	\$55,561	\$6,229	\$3,103	5.58
179	WESTPORT INSURANCE CORPORATION	0.04	\$50,561	\$51,238	\$15,312	\$16,629	32.45
180	NORTHERN ASSURANCE CO OF AMERICA	0.04	\$49,618	\$48,112	\$25,102	\$25,367	52.72

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04	\$48,229	\$44,978	\$23,844	(\$11,295)	-25.11
182	STANDARD FIRE INSURANCE COMPANY	0.04	\$45,601	\$37,690	\$24,123	\$29,154	77.35
183	STATE AUTOMOBILE MUTUAL INS CO	0.04	\$45,516	\$38,906	\$14,199	\$10,838	27.86
184	TRINITY UNIVERSAL INSURANCE COMPANY	0.03	\$41,539	\$39,772	\$16,737	\$19,819	49.83
185	NORTH AMERICAN SPECIALTY INS CO	0.03	\$40,003	\$36,862	\$13,397	(\$69,453)	-188.41
186	MICHIGAN MUTUAL INSURANCE COMPANY	0.03	\$39,255	\$36,116	\$13,350	\$13,671	37.85
187	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	\$38,156	\$49,633	\$12,517	\$19,047	38.38
188	ALLIANCE INSURANCE COMPANY INC	0.03	\$38,056	\$37,189	\$12,003	\$9,003	24.21
189	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03	\$37,605	\$37,233	\$23,262	\$24,228	65.07
190	COLORADO CASUALTY INSURANCE COMPANY	0.03	\$36,991	\$40,118	\$7,195	\$6,920	17.25
191	OMAHA PROPERTY AND CASUALTY INS CO	0.03	\$36,401	\$31,517	\$5,498	\$3,187	10.11
192	NATIONAL INDEMNITY COMPANY	0.03	\$36,100	\$39,111	\$1,563	(\$5,422)	-13.86
193	CONNECTICUT INDEMNITY COMPANY THE	0.03	\$35,960	\$37,883	\$25,465	(\$43,035)	-113.60
194	GRAIN DEALERS MUTUAL INSURANCE CO	0.03	\$35,851	\$37,513	\$108,176	\$113,746	303.22
195	ECONOMY FIRE & CASUALTY COMPANY	0.03	\$34,832	\$34,218	\$2,850	\$5,457	15.95
196	MASSACHUSETTS BAY INS CO	0.03	\$34,436	\$37,628	\$2,835	\$2,300	6.11
197	ATLAS ASSURANCE CO OF AMERICA	0.03	\$32,613	\$35,500	\$10,011	\$12,854	36.21
198	FIDELITY & GUARANTY INS UNDERWRITERS	0.03	\$32,363	\$37,731	\$0	\$1,767	4.68
199	INSURANCE CO OF THE STATE OF PA	0.02	\$31,800	\$10,754	\$14,155	\$16,306	151.63
200	FIRST NATIONAL INS CO OF AMERICA	0.02	\$31,209	\$34,073	\$2,444	(\$3,157)	-9.27
201	DEPOSITORS INSURANCE COMPANY	0.02	\$29,626	\$23,143	(\$6,371)	(\$3,600)	-15.56
202	SECURITY NATIONAL INSURANCE COMPANY	0.02	\$29,308	\$25,537	\$4,684	\$4,801	18.80
203	LITITZ MUTUAL INSURANCE COMPANY	0.02	\$29,123	\$26,091	\$21,632	\$23,699	90.83
204	GUARANTY NATIONAL INSURANCE COMPANY	0.02	\$28,869	\$9,031	\$1,860	\$1,038	11.49
205	FIRST COMMUNITY INSURANCE COMPANY	0.02	\$28,508	\$33,016	\$137	\$5,726	17.34
206	CHRYSLER INSURANCE COMPANY	0.02	\$27,940	\$26,084	\$1,151	\$5,328	20.43
207	AMERICAN FIRE & CASUALTY COMPANY	0.02	\$26,186	\$21,556	\$3,185	\$2,878	13.35
208	NN INSURANCE COMPANY	0.02	\$24,511	\$26,338	\$716	\$716	2.72
209	NORTHFIELD INSURANCE COMPANY	0.02	\$24,357	\$19,574	(\$7,325)	(\$7,840)	-40.05
210	NORTHBROOK NATIONAL INS CO	0.02	\$24,330	\$25,755	\$0	\$630	3.22
211	FEDERATED RURAL ELECTRIC INS CORP	0.02	\$22,961	\$23,081	\$89,131	\$89,100	386.03
212	AMERICAN STATES INSURANCE CO TX	0.02	\$22,441	\$26,970	\$17,400	\$17,400	64.52
213	KANSAS CITY FIRE & MARINE INS CO	0.02	\$22,359	\$25,315	\$2,700	\$10,211	40.34
214	AIU INSURANCE COMPANY	0.02	\$21,046	\$15,599	\$0	\$3,120	20.00
215	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.02	\$20,981	\$21,913	\$0	\$162	0.74
216	TRANSCONTINENTAL INSURANCE COMPANY	0.02	\$20,803	\$21,811	\$1,391	\$1,136	5.21
217	LUMBERMENS UNDERWRITING ALLIANCE	0.02	\$20,714	\$12,700	\$5,689	\$5,719	45.03
218	TWIN CITY FIRE INS CO	0.02	\$20,069	\$21,525	\$73,610	(\$905,183)	-4205.26
219	TRAVELERS CASUALTY AND SURETY CO OF IL	0.02	\$19,431	\$23,986	\$28,733	\$14,330	59.74
220	AMERICAN CASUALTY CO OF READING PA	0.01	\$19,021	\$20,423	\$1,700	\$669	4.26
221	HOUSTON GENERAL INS CO	0.01	\$18,753	\$20,404	\$0	\$3,830	18.77
222	ROCKFORD MUTUAL INSURANCE COMPANY	0.01	\$18,105	\$18,521	\$0	\$0	0.00
223	JEFFERSON INSURANCE CO OF NEW YORK	0.01	\$18,086	\$13,544	\$7,437	\$7,014	51.79
224	NATIONWIDE MUTUAL INSURANCE COMPANY	0.01	\$17,059	\$11,792	\$0	\$195	1.65
225	BANKERS STANDARD INSURANCE COMPANY	0.01	\$17,033	\$20,291	\$8,300	\$6,882	33.92
226	SAGAMORE INSURANCE COMPANY	0.01	\$16,516	\$7,491	\$0	\$1,400	18.69
227	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01	\$16,387	\$22,206	\$8,206	\$9,138	41.15
228	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$15,359	\$12,965	\$3,194	\$7,554	58.26
229	SUMITOMO MARINE & FIRE INS CO LTD	0.01	\$14,685	\$14,472	\$0	(\$167)	-1.15
230	METROPOLITAN GROUP PROP & CAS INS CO	0.01	\$14,577	\$12,787	\$5,015	\$5,596	43.76
231	GREENWICH INSURANCE COMPANY	0.01	\$14,549	\$15,506	\$0	\$518	3.34
232	CHURCH MUTUAL INSURANCE COMPANY	0.01	\$14,547	\$15,464	\$214	(\$1,201)	-7.77
233	ALLIANZ INSURANCE COMPANY	0.01	\$14,241	\$15,073	\$8,685	\$9,939	65.94
234	FARMERS INSURANCE EXCHANGE	0.01	\$13,792	\$15,027	\$10,816	\$11,743	78.15
235	WAUSAU UNDERWRITERS INS CO	0.01	\$13,059	\$10,405	\$0	\$327	3.14
236	GLENS FALLS INSURANCE COMPANY THE	0.01	\$12,763	\$14,300	\$738	(\$757)	-5.29
237	GREAT DIVIDE INSURANCE COMPANY	0.01	\$12,037	\$10,091	\$0	\$238	2.36
238	HARCO NATIONAL INSURANCE COMPANY	0.01	\$11,670	\$11,877	\$5,434	(\$1,949)	-16.41
239	SAFECO NATIONAL INSURANCE COMPANY	0.01	\$11,500	\$4,253	\$0	\$0	0.00
240	MINNESOTA FIRE AND CASUALTY COMPANY	0.01	\$11,401	\$10,705	\$0	\$500	4.67

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	AMICA MUTUAL INSURANCE COMPANY	0.01	\$10,953	\$9,942	\$3,836	\$7,445	74.88
242	INDIANA LUMBERMENS MUTUAL INS CO	0.01	\$10,814	\$11,015	\$0	\$0	0.00
243	AMERICAN ALTERNATIVE INS CORP	0.01	\$10,510	\$10,593	\$833	\$1,966	18.56
244	PENN AMERICA INS CO	0.01	\$10,177	\$8,826	\$0	\$0	0.00
245	GRANITE STATE INSURANCE COMPANY	0.01	\$10,121	\$7,319	\$0	\$1,438	19.65
246	OCCIDENTAL FIRE & CAS CO OF NC	0.01	\$9,993	\$12,788	\$0	\$0	0.00
247	HORACE MANN INSURANCE COMPANY	0.01	\$9,946	\$10,988	\$564	\$653	5.94
248	PLAINS INSURANCE COMPANY	0.01	\$9,931	\$12,148	\$0	(\$1,110)	-9.14
249	TEACHERS INSURANCE COMPANY	0.01	\$9,365	\$8,969	\$703	\$743	8.28
250	NEW HAMPSHIRE INSURANCE COMPANY	0.01	\$8,999	\$12,484	\$8,684	\$7,050	56.47
251	RELANCE NATIONAL INDEMNITY COMPANY	0.01	\$7,970	\$108,610	\$40,590	\$50,331	46.34
252	CAROLINA CASUALTY INSURANCE COMPANY	0.01	\$7,962	\$16,134	\$0	(\$3,500)	-21.69
253	AMERICAN ALLIANCE INSURANCE COMPANY	0.01	\$7,523	\$7,418	\$2,848	(\$172)	-2.32
254	OLD REPUBLIC INSURANCE COMPANY	0.01	\$7,418	\$7,696	\$0	(\$1,375)	-17.87
255	LIBERTY INSURANCE CORPORATION	0.01	\$7,366	\$6,126	\$0	\$12	0.20
256	EMCASCO INSURANCE COMPANY	0.01	\$7,273	\$6,516	\$2,500	\$2,552	39.17
257	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01	\$7,152	\$6,642	\$83,000	\$83,000	1249.62
258	AMERICAN AGRI-BUSINESS INSURANCE CO	0.01	\$7,090	\$7,282	\$12,616	\$11,400	156.55
259	TRUSTGARD INSURANCE COMPANY	0.00	\$6,181	\$3,004	\$0	\$182	6.06
260	REGENT INSURANCE COMPANY	0.00	\$6,063	\$5,452	\$0	\$192	3.52
261	AMERISURE INSURANCE COMPANY	0.00	\$5,934	\$6,224	\$0	\$16	0.26
262	GLOBE INDEMNITY COMPANY	0.00	\$5,715	\$4,918	\$1,354	\$1,353	27.51
263	TRUCK INSURANCE EXCHANGE	0.00	\$5,156	\$5,156	\$37,996	\$36,651	710.84
264	ELECTRIC INSURANCE COMPANY	0.00	\$4,961	\$5,636	\$90	(\$210)	-3.73
265	VALLEY FORGE INSURANCE COMPANY	0.00	\$4,929	\$9,974	\$6,652	\$27,989	280.62
266	TRI STATE INSURANCE COMPANY	0.00	\$4,759	\$6,978	\$0	\$60	0.86
267	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$4,747	\$10,620	\$0	\$164	1.54
268	RANGER INSURANCE COMPANY	0.00	\$4,568	\$17,487	\$0	\$385	2.20
269	PROGRESSIVE CASUALTY INSURANCE CO	0.00	\$4,390	\$3,555	\$6,170	\$5,832	164.05
270	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$4,339	\$8,795	\$0	\$0	0.00
271	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$3,917	\$3,866	\$6,140	\$6,139	158.79
272	OAK RIVER INSURANCE COMPANY	0.00	\$3,858	\$3,847	\$1,339	\$1,208	31.40
273	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$3,630	\$2,513	\$0	\$4	0.16
274	CAPITOL INDEMNITY CORPORATION	0.00	\$3,512	\$3,777	\$5,000	\$5,000	132.38
275	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$3,475	\$2,527	\$0	(\$86)	-3.40
276	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$3,121	\$14,958	\$0	(\$24,302)	-162.47
277	UTICA MUTUAL INSURANCE COMPANY	0.00	\$3,112	\$614	\$0	\$0	0.00
278	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$2,941	\$4,817	\$0	(\$40)	-0.83
279	BROTHERHOOD MUTUAL INSURANCE CO	0.00	\$2,923	\$2,609	\$0	\$0	0.00
280	ALLSTATE INDEMNITY COMPANY	0.00	\$2,914	\$2,342	\$0	\$0	0.00
281	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00	\$2,868	\$4,155	\$0	\$0	0.00
282	NEW YORK MARINE & GENERAL INS CO	0.00	\$2,527	\$2,214	\$0	(\$477,937)	-21587.04
283	SAVERS PROPERTY & CASUALTY INS CO	0.00	\$2,468	\$2,626	\$3,624	\$3,687	140.40
284	AMERICAN INDEMNITY COMPANY	0.00	\$2,374	\$3,359	\$0	\$0	0.00
285	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$2,334	\$2,492	\$0	\$0	0.00
286	T H E INSURANCE COMPANY	0.00	\$2,284	\$2,429	\$0	\$0	0.00
287	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$1,981	\$2,074	\$12,642	\$8,314	400.87
288	BALBOA INSURANCE COMPANY	0.00	\$1,612	\$3,775	\$0	\$45	1.19
289	TRUMBULL INSURANCE COMPANY	0.00	\$1,396	\$1,401	\$0	\$5	0.36
290	NOBEL INSURANCE COMPANY	0.00	\$1,355	\$962	\$0	\$105	10.91
291	TRANSPORT INSURANCE COMPANY	0.00	\$1,204	\$1,204	\$0	\$0	0.00
292	NIAGARA FIRE INSURANCE COMPANY	0.00	\$1,172	\$2,891	\$0	\$1,192	41.23
293	CALIFORNIA CASUALTY INSURANCE CO	0.00	\$1,145	\$950	\$423	\$423	44.53
294	EVEREST NATIONAL INSURANCE COMPANY	0.00	\$1,052	\$1,651	\$0	(\$69)	-4.18
295	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$950	\$476	\$0	\$0	0.00
296	NONPROFITS INS ASSN AN INTERINS EXCH	0.00	\$867	\$748	\$0	\$0	0.00
297	NORTH RIVER INSURANCE COMPANY THE	0.00	\$839	\$7,231	\$0	\$1,329	18.38
298	ECONOMY PREMIER ASSURANCE COMPANY	0.00	\$824	\$981	\$0	\$186	18.96
299	WAUSAU BUSINESS INSURANCE COMPANY	0.00	\$819	\$4,232	\$0	(\$54)	-1.28
300	TRAVELERS CASUALTY CO OF CT	0.00	\$799	\$803	\$0	\$95	11.83

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	CHURCH INSURANCE CO THE	0.00	\$586	\$363	\$0	\$0	0.00
302	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$500	\$500	\$0	\$0	-5.40
303	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00	\$460	\$270	\$0	(\$27)	0.00
304	ULICO CASUALTY COMPANY	0.00	\$375	\$328	\$0	\$0	10.06
305	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$330	\$151	\$0	\$33	-71530.46
306	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$278	\$514	\$1,091	\$1,102	214.40
307	RISORP NATIONAL INSURANCE COMPANY	0.00	\$230	\$19,221	\$3,761	\$9,232	48.03
308	CUMIS INSURANCE SOCIETY INC	0.00	\$227	\$285	\$0	\$113	39.65
309	STATEWIDE INSURANCE COMPANY	0.00	\$220	\$156	\$0	(\$16)	-10.26
310	NORTHBROOK INDEMNITY CO	0.00	\$200	\$205	\$0	(\$47,069)	-22960.49
311	CASUALTY RECIPROCAL EXCHANGE	0.00	\$193	\$331	\$0	\$393	118.73
312	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$176	\$185	\$0	\$5	2.70
313	TRAVELERS CASUALTY & SUR CO OF AMERI	0.00	\$160	\$187	\$0	\$3	1.60
314	MID CONTINENT CASUALTY COMPANY	0.00	\$150	\$69	\$0	\$0	0.00
315	COREGIS INSURANCE COMPANY	0.00	\$143	\$59	\$0	(\$101)	-171.19
316	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$122	\$495	\$0	(\$24)	-4.85
317	FRONTIER INSURANCE COMPANY	0.00	\$98	\$816	\$0	(\$418)	-51.23
318	RECIPROCAL EXCHANGE	0.00	\$86	\$92	\$0	\$1	1.09
319	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$83	\$98	\$0	(\$22)	-22.45
320	PHOENIX ASSURANCE CO OF NEW YORK	0.00	\$75	\$1,023	\$0	\$1,894	185.14
321	AMERICAN PROTECTION INSURANCE CO	0.00	\$56	\$149	\$0	\$0	0.00
322	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$53	\$81	\$0	\$0	0.00
323	MOTORS INSURANCE CORPORATION	0.00	\$41	\$49	\$0	\$0	0.00
324	CINCINNATI CASUALTY COMPANY THE	0.00	\$35	\$15	\$0	\$0	0.00
325	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$27	\$271	\$0	(\$373)	-137.64
326	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$17	\$4,085	\$1,281	\$682	16.70
327	TIG INDEMNITY COMPANY	0.00	\$13	\$694	\$0	(\$1,000)	-144.09
328	MERASTAR INSURANCE COMPANY	0.00	\$7	\$131	\$0	\$0	0.00
329	WESTFIELD INSURANCE COMPANY	0.00	\$7	\$102	\$0	\$0	0.00
330	AMERICAN FAMILY HOME INSURANCE CO	0.00	\$0	\$1,159	\$0	\$0	0.00
331	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$0	\$67	\$0	(\$13)	-19.40
332	BLUE RIDGE INSURANCE COMPANY	0.00	\$0	\$98	\$0	\$0	0.00
333	BUCKEYE UNION INSURANCE COMPANY	0.00	\$0	\$28	\$0	\$0	0.00
334	CENTURY INDEMNITY COMPANY	0.00	\$0	(\$642)	\$412,898	\$127,423	-19847.82
335	FIRST AMERICAN INSURANCE COMPANY	0.00	\$0	\$4,042	\$3,944	\$6,689	165.49
336	GAN NORTH AMERICAN INSURANCE CO	0.00	\$0	\$0	\$0	(\$69,710)	N/A
337	GENERALI U S BRANCH	0.00	\$0	\$0	\$0	\$16	N/A
338	INSURANCE CORPORATION OF NEW YORK	0.00	\$0	\$0	\$0	(\$1,127)	N/A
339	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$437	\$13,379	N/A
340	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00	\$0	\$0	\$193,929	(\$289,522)	N/A
341	MEDMARC CASUALTY INSURANCE COMPANY	0.00	\$0	\$194	\$0	\$106	54.64
342	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$0	\$146	N/A
343	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$3)	N/A
344	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$771)	N/A
345	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$50	\$0	(\$245)	-490.00
346	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	(\$267)	N/A
347	PROVIDIAN AUTO AND HOME INSURANCE CO	0.00	\$0	\$171	\$0	\$0	0.00
348	SAFEGUARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
349	TIG PREMIER INSURANCE COMPANY	0.00	\$0	\$2,142	\$0	\$0	0.00
350	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$25)	N/A
351	VANGUARD INSURANCE COMPANY	0.00	\$0	\$74	\$0	\$0	0.00
352	WESTERN DIVERSIFIED CASUALTY INS CO	0.00	\$0	\$6,327	\$759	(\$2,623)	-41.46
353	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1)	N/A
354	REPUBLIC INSURANCE COMPANY	-0.00	(\$4)	\$47	\$0	\$0	0.00
355	DIAMOND STATE INSURANCE COMPANY	-0.00	(\$23)	(\$23)	\$0	\$0	0.00
356	GOVERNMENT EMPLOYEES INSURANCE CO	-0.00	(\$28)	\$2,067	\$1,721	\$1,099	53.17
357	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$29)	\$158	\$0	(\$86)	-54.43
358	FARMERS MUTUAL HAIL INS CO OF IOWA	-0.00	(\$68)	\$19	\$0	\$0	0.00
359	PRUDENTIAL GENERAL INS CO	-0.00	(\$79)	\$120	\$0	(\$34)	-28.33
360	STANDARD GUARANTY INSURANCE COMPANY	-0.00	(\$786)	\$8,965	\$0	(\$3,802)	-42.41

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
361	AMERICAN CENTENNIAL INSURANCE CO	-0.00	(\$1,191)	(\$1,167)	\$1,368	\$1,368	-117.22
362	INTEGON NATIONAL INSURANCE COMPANY	-0.01	(\$11,035)	(\$11,035)	\$0	\$0	0.00
	TOTAL	100.00	\$127,794,159	\$127,735,846	\$59,428,784	\$73,985,168	57.92

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MBIA INSURANCE CORPORATION	34.15	\$2,740,877	\$2,556,724	\$0	\$0	0.00
2	AMBAC INDEMNITY CORPORATION	31.79	\$2,551,387	\$1,425,621	\$55,676	\$48,273	3.39
3	FINANCIAL GUARANTY INSURANCE COMPANY	15.58	\$1,250,091	\$1,969,789	\$0	\$0	0.00
4	FINANCIAL SECURITY ASSUR INC	14.50	\$1,163,834	\$696,532	\$0	\$0	0.00
5	ASSET GUARANTY INSURANCE COMPANY	3.90	\$312,730	\$29,819	\$0	\$0	0.00
6	TRAVELERS CASUALTY AND SURETY CO	0.04	\$2,934	\$3,148	\$0	\$84	2.67
7	FIREMANS FUND INSURANCE COMPANY	0.03	\$2,667	\$155,765	\$0	(\$7,655)	-4.91
8	TRAVELERS INDEMNITY COMPANY	0.02	\$1,330	(\$60,309)	\$0	\$0	0.00
9	FOREMOST INSURANCE CO	0.00	\$51	\$144	\$2,533	\$2,262	1570.83
10	CONNIE LEE INS COMPANY	0.00	\$0	\$60,986	\$0	\$0	0.00
11	CONTINENTAL INSURANCE COMPANY THE	0.00	\$0	\$0	\$1,491,612	\$1,491,612	N/A
12	MBIA INSURANCE CORP. OF ILLINOIS	0.00	\$0	\$269,720	(\$682,230)	(\$516,395)	-191.46
13	SAFECO INSURANCE CO OF AMERICA	0.00	\$0	\$0	(\$3,500)	(\$3,500)	N/A
14	UNITED STATES FIDELITY & GUARANTY CO	0.00	\$0	\$3,978	(\$17,580)	(\$16,588)	-416.99
TOTAL		100.00	\$8,025,901	\$7,111,917	\$846,511	\$998,093	14.03

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI MEDICAL INSURANCE COMPANY	16.28	\$10,222,156	\$9,119,744	\$5,185,288	\$8,479,172	92.98
2	PHICO INSURANCE COMPANY	13.35	\$8,379,295	\$3,798,101	\$933,109	\$1,469,500	38.69
3	MEDICAL DEFENSE ASSOCIATES	13.30	\$8,348,524	\$9,667,577	\$9,912,519	\$7,904,180	81.76
4	MEDICAL PROTECTIVE COMPANY	11.23	\$7,048,007	\$17,918,575	\$12,127,272	\$20,978,614	117.08
5	INTERMED INSURANCE CO	9.99	\$6,273,363	\$6,734,300	\$6,616,643	\$3,370,198	50.05
6	CONTINENTAL CASUALTY COMPANY	8.07	\$5,067,855	\$4,500,836	\$3,829,476	\$4,912,321	109.14
7	ST PAUL FIRE & MARINE INSURANCE CO	7.90	\$4,960,997	\$1,580,449	\$985,500	(\$36,117)	-2.29
8	ILLINOIS NATIONAL INSURANCE COMPANY	3.76	\$2,362,915	\$1,947,464	\$137,500	\$2,677,245	137.47
9	TRANSPORTATION INSURANCE COMPANY	3.30	\$2,071,097	\$1,726,291	\$0	\$1,821,020	105.49
10	AMERICAN HOME ASSURANCE COMPANY	2.66	\$1,672,200	\$1,959,304	\$0	\$970,000	49.51
11	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.53	\$1,586,593	\$367,084	\$0	(\$105,562)	-28.76
12	MUTUAL ASSURANCE INC	1.59	\$1,000,000	\$57,534	\$0	\$31,046	53.96
13	PREFERRED PHYSICIANS MEDICAL RRG INC	1.17	\$735,699	\$737,755	\$75,000	\$354,569	48.06
14	DOCTORS COMPANY AN INTERINS EXCHANGE	1.10	\$692,109	\$698,106	\$1,737,500	\$1,024,132	146.70
15	CONTINENTAL INSURANCE COMPANY THE	0.68	\$425,712	\$1,219,889	\$2,415,937	(\$16,352,995)	-1340.53
16	LEGION INSURANCE COMPANY	0.66	\$413,073	\$277,488	\$285,000	(\$1,143,456)	-412.07
17	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.61	\$384,501	\$384,409	\$7,000	\$110,749	28.81
18	PROFESSIONAL LIABILITY INSURANCE CO	0.43	\$270,707	\$309,907	\$500,000	\$829,875	267.78
19	AMERICAN CONTINENTAL INSURANCE CO	0.34	\$213,985	\$213,985	\$1,500	\$14,612	6.83
20	KANSAS MEDICAL MUTUAL INS CO	0.16	\$101,409	\$101,409	\$0	\$91,370	90.10
21	PHYSICIANS DEFENSE ASSOCIATION	0.16	\$97,962	\$111,005	\$30,000	\$165,196	148.82
22	FRONTIER INSURANCE COMPANY	0.16	\$97,622	\$142,910	\$10,491	(\$15,469)	-10.82
23	TWIN CITY FIRE INS CO	0.12	\$75,602	\$74,342	\$0	\$0	0.00
24	KANSAS CITY FIRE & MARINE INS CO	0.12	\$75,266	\$75,266	\$0	(\$612,220)	-813.41
25	GRANITE STATE INSURANCE COMPANY	0.10	\$62,449	\$64,388	\$2,500	(\$80,425)	-124.91
26	FREMONT INDEMNITY COMPANY	0.08	\$50,421	\$4,202	\$0	\$0	0.00
27	ST JUDES PROTECTIVE ASSOCIATION INC	0.06	\$36,327	\$40,745	\$95,000	(\$128,050)	-314.27
28	AMERICAN CASUALTY CO OF READING PA	0.05	\$30,338	\$52,706	\$5,923	\$1,194,335	2266.03
29	MEDICAL LIABILITY ALLIANCE	0.02	\$12,223	\$4,590	\$0	\$0	0.00
30	GREAT AMERICAN INSURANCE COMPANY	0.02	\$10,845	\$12,412	\$0	\$0	0.00
31	INSURANCE CO OF THE STATE OF PA	0.00	\$1,432	\$2,037	\$0	(\$22,282)	-1093.86
32	GENERAL STAR NATIONAL INS CO	0.00	\$100	\$99	\$0	\$0	0.00
33	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$4,843)	N/A
34	FEDERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$56,740)	N/A
35	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	(\$3,196)	N/A
36	GENERALI U S BRANCH	0.00	\$0	\$0	\$0	\$2	N/A
37	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$30,049)	N/A
38	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$4,744	N/A
39	SAVERS PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$276)	N/A
40	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$0	(\$27)	\$0	(\$1,116)	4133.33
41	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$163,052)	N/A
42	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$0	\$0	\$0	\$1,387,190	N/A
43	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$208,603	N/A
44	VIGILANT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,364)	N/A
45	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$3,516	N/A
TOTAL		100.00	\$62,780,784	\$63,904,882	\$44,893,158	\$39,240,977	61.41

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	40.44	\$1,463,806	\$1,470,661	\$624,650	\$329,650	22.42
2	CONTINENTAL CASUALTY COMPANY	17.96	\$650,229	\$637,909	\$604,957	(\$9,740)	-1.53
3	MISSOURI MEDICAL INSURANCE COMPANY	13.47	\$487,442	\$459,104	\$0	(\$338,074)	-73.64
4	INTERMED INSURANCE CO	11.99	\$433,996	\$465,884	\$127,698	\$1,036,368	222.45
5	TWIN CITY FIRE INS CO	6.08	\$220,099	\$221,876	\$0	\$98,000	44.17
6	MEDICAL DEFENSE ASSOCIATES	4.46	\$161,597	\$187,129	\$0	\$152,996	81.76
7	ST PAUL FIRE & MARINE INSURANCE CO	2.12	\$76,598	\$78,691	\$6,250	\$19,659	24.98
8	NATIONAL FIRE INS CO OF HARTFORD	1.68	\$60,692	\$137,474	\$143,000	\$205,412	149.42
9	FRONTIER INSURANCE COMPANY	1.08	\$39,048	\$44,312	\$0	\$10,296	23.24
10	CINCINNATI INS CO THE	0.68	\$24,542	\$23,178	\$0	\$10,000	43.14
11	RELIANCE INSURANCE COMPANY	0.06	\$2,004	\$3,393	\$0	\$2,140	63.07
12	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$0	\$0	\$80,588	N/A
13	CONTINENTAL INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$43,275	N/A
14	TRAVELERS INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$42,845	N/A
TOTAL		100.00	\$3,620,053	\$3,729,611	\$1,506,555	\$1,683,415	45.14

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY CO OF READING PA	70.02	\$1,001,744	\$575,348	\$29,794	(\$180,619)	-31.39
2	ST PAUL FIRE & MARINE INSURANCE CO	18.20	\$260,347	\$334,098	\$0	(\$542,648)	-162.42
3	RELIANCE INSURANCE COMPANY	5.44	\$77,847	\$71,091	\$0	\$58,989	82.98
4	MEDICAL DEFENSE ASSOCIATES	4.78	\$68,333	\$79,129	\$0	\$64,696	81.76
5	CINCINNATI INS CO THE	1.11	\$15,919	\$9,807	\$0	\$0	0.00
6	RELIANCE NATIONAL INDEMNITY COMPANY	0.45	\$6,398	\$4,295	\$0	\$16,382	381.42
7	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$2,562	N/A
TOTAL		100.00	\$1,430,588	\$1,073,768	\$29,794	(\$580,638)	-54.07

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	61.04	\$9,307,910	\$9,429,425	\$1,841,056	\$8,894,611	94.33
2	PHICO INSURANCE COMPANY	20.24	\$3,086,484	\$1,828,777	\$640,000	\$1,246,100	68.14
3	LAWRENCEVILLE PROPERTY AND CASUALTY	9.84	\$1,500,525	\$120,480	\$0	\$73,266	60.81
4	AMERICAN CONTINENTAL INSURANCE CO	4.28	\$652,349	\$609,963	(\$56,676)	(\$209,306)	-34.31
5	CONTINENTAL CASUALTY COMPANY	1.61	\$245,552	\$182,326	\$192,000	(\$902,995)	-495.26
6	CINCINNATI INS CO THE	1.58	\$241,460	\$222,488	\$31,969	\$941,969	423.38
7	ZURICH INSURANCE COMPANY	0.86	\$131,382	\$154,624	\$298,053	\$1,781,819	1152.36
8	MISSOURI MEDICAL INSURANCE COMPANY	0.72	\$110,000	\$4,583	\$0	\$0	0.00
9	BANKERS STANDARD INSURANCE COMPANY	0.63	\$95,745	\$89,544	\$0	\$41,802	46.68
10	ST PAUL FIRE & MARINE INSURANCE CO	0.55	\$83,186	(\$42,919)	\$0	(\$583,958)	1360.60
11	FIRST SPECIALTY INSURANCE CORPORATION	0.49	\$74,000	\$75,596	\$0	\$48,193	63.75
12	CIGNA FIRE UNDERWRITERS INS CO	0.32	\$48,575	\$111,340	\$13,474	\$131,957	118.52
13	CIGNA INSURANCE COMPANY	0.25	\$37,816	\$29,820	\$0	\$9,376	31.44
14	FRONTIER INSURANCE COMPANY	0.16	\$24,427	\$12,382	\$0	\$2,150	17.36
15	AMERICAN GUARANTEE & LIABILITY INS CO	0.15	\$22,688	\$24,580	\$24,500	\$50,227	204.34
16	INSURANCE COMPANY OF NORTH AMERICA	0.14	\$21,656	\$23,893	\$3,233	\$95,299	398.86
17	PACIFIC EMPLOYERS INSURANCE COMPANY	0.12	\$18,911	\$18,267	\$0	(\$31,808)	-174.13
18	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$3,525)	N/A
19	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$0	\$0	\$16,079	N/A
20	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$35,834	N/A
21	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,069,589)	N/A
22	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	(\$4,485)	\$409,022	N/A
23	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	\$0	N/A
24	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$65,625	\$0	\$0	0.00
25	GULF INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$75,000	N/A
26	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00	\$0	\$0	\$0	\$0	N/A
27	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$0	\$0	(\$16,001)	N/A
28	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$0	\$0	\$10,000	(\$287,737)	N/A
29	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$148,088	N/A
30	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$12,475,896)	N/A
31	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00	\$0	\$0	\$0	\$24,585	N/A
32	FIREMANS FUND INSURANCE COMPANY	-0.02	(\$2,803)	\$39,220	\$0	\$0	0.00
33	CONTINENTAL INSURANCE COMPANY THE	-2.96	(\$451,283)	\$199,306	\$150,156	\$3,530,159	1771.23
TOTAL		100.00	\$15,248,580	\$13,199,320	\$3,143,280	\$1,974,721	14.96

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL INSURANCE COMPANY THE	56.37	\$10,580,485	\$10,835,643	\$478,667	\$8,899,024	82.13
2	CHICAGO INSURANCE COMPANY	7.87	\$1,477,203	\$1,490,203	\$1,456,000	\$879,615	59.03
3	ST PAUL FIRE & MARINE INSURANCE CO	6.76	\$1,268,401	\$1,396,872	\$470,168	(\$384,523)	-27.53
4	ST PAUL MERCURY INSURANCE COMPANY	6.48	\$1,217,139	\$1,447,154	\$1,060,707	\$2,112,784	146.00
5	NCMIC INSURANCE COMPANY	4.84	\$907,879	\$922,647	\$52,500	(\$216,223)	-23.44
6	MEDICAL DEFENSE ASSOCIATES	4.54	\$851,280	\$985,781	\$2,092,000	\$805,971	81.76
7	GULF INSURANCE COMPANY	2.13	\$399,396	\$465,088	\$0	\$33,543	7.21
8	CONTINENTAL CASUALTY COMPANY	2.09	\$392,788	\$470,410	(\$126,920)	(\$732,468)	-155.71
9	AMERICAN CONTINENTAL INSURANCE CO	2.01	\$376,720	\$618,163	\$0	\$33,951	5.49
10	PHARMACISTS MUTUAL INSURANCE COMPANY	1.51	\$283,378	\$286,137	\$0	\$6,830	2.39
11	CHURCH MUTUAL INSURANCE COMPANY	1.02	\$191,513	\$201,222	\$186,162	\$379,816	188.75
12	TRANSPORTATION INSURANCE COMPANY	0.91	\$170,765	\$131,035	\$0	(\$25,997)	-19.84
13	AMERICAN CASUALTY CO OF READING PA	0.83	\$154,893	\$346,384	\$41,229	(\$410,081)	-118.39
14	BANKERS STANDARD INSURANCE COMPANY	0.70	\$132,220	\$152,467	\$362	\$57,726	37.86
15	CIGNA FIRE UNDERWRITERS INS CO	0.70	\$131,333	\$68,240	\$3,368	\$32,989	48.34
16	TIG INSURANCE COMPANY	0.51	\$96,169	\$78,212	\$0	\$41,478	53.03
17	CINCINNATI INS CO THE	0.40	\$75,754	\$64,317	\$657	\$85,657	133.18
18	FRONTIER INSURANCE COMPANY	0.10	\$19,334	\$63,295	\$0	\$68,580	108.35
19	MARKEL INSURANCE COMPANY	0.07	\$13,500	\$1,036	\$0	\$818	78.96
20	AMERICAN ECONOMY INSURANCE COMPANY	0.06	\$10,525	\$6,324	\$0	\$0	0.00
21	WESTPORT INSURANCE CORPORATION	0.05	\$9,668	\$9,371	\$0	\$5,727	61.11
22	TRAVELERS INDEMNITY CO OF ILLINOIS	0.03	\$4,989	\$4,989	\$0	\$9,361	187.63
23	AMERICAN STATES INSURANCE COMPANY	0.02	\$3,469	\$2,334	\$0	\$0	0.00
24	GENERAL INSURANCE CO OF AMERICA	0.01	\$1,155	\$484	\$0	\$0	0.00
25	FIRST NATIONAL INS CO OF AMERICA	0.00	\$45	\$45	\$0	\$0	0.00
26	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$28,980)	N/A
27	CLARENDON NATIONAL INS CO	0.00	\$0	\$0	\$0	\$100,000	N/A
28	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	\$0	N/A
29	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	(\$6,250)	\$0	\$12,703	-203.25
30	FIREMANS FUND INSURANCE COMPANY	0.00	\$0	(\$20,202)	\$0	\$16,528	-81.81
31	GUARANTY NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,309)	N/A
32	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$0	\$0	\$0	(\$180)	N/A
33	HARTFORD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$25,000	N/A
34	INTERSTATE INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$7,339	N/A
35	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$0	\$0	\$140,183	N/A
36	NORTHBROOK INDEMNITY CO	0.00	\$0	\$0	\$0	(\$1,654)	N/A
37	SEA INSURANCE CO OF AMERICA THE	0.00	\$0	\$0	\$0	(\$1,167)	N/A
38	ST PAUL GUARDIAN INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$313	N/A
39	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	\$8,497	N/A
40	TRAVELERS INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$15)	N/A
41	TWIN CITY FIRE INS CO	0.00	\$0	(\$5,345)	\$0	\$0	0.00
42	UNITED STATES FIDELITY & GUARANTY CO	0.00	\$0	\$0	\$0	(\$2,500)	N/A
TOTAL		100.00	\$18,770,001	\$20,016,056	\$5,714,900	\$11,955,336	59.73

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.38	\$9,037,325	\$8,837,737	\$0	(\$2,830)	-0.03
2	AMERICAN FAMILY MUTUAL INS CO	9.33	\$3,322,382	\$3,264,678	\$0	\$0	0.00
3	MID CENTURY INSURANCE COMPANY	5.37	\$1,912,342	\$1,964,761	\$0	\$0	0.00
4	SHELTER MUTUAL INSURANCE CO	4.35	\$1,548,865	\$1,489,939	\$312	\$312	0.02
5	SAFECO INSURANCE CO OF AMERICA	3.96	\$1,410,773	\$1,444,839	\$0	\$673	0.05
6	FIRE INSURANCE EXCHANGE	2.73	\$971,639	\$991,066	\$0	\$0	0.00
7	ALLSTATE INSURANCE COMPANY	2.49	\$885,243	\$1,009,679	\$3,719	\$1,840	0.18
8	LIBERTY MUTUAL FIRE INSURANCE CO	2.24	\$797,100	\$744,614	\$18,183	(\$190,834)	-25.63
9	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.72	\$613,483	\$597,268	\$0	\$102,080	17.09
10	STATE AUTO PROPERTY & CASUALTY INS CO	1.69	\$602,310	\$584,188	\$0	\$0	0.00
11	ECONOMY PREFERRED INSURANCE COMPANY	1.67	\$594,414	\$560,803	\$0	\$64,539	11.51
12	AMERICAN STATES PREFERRED INS CO	1.57	\$557,682	\$264,246	\$0	\$0	0.00
13	PACIFIC INDEMNITY COMPANY	1.51	\$537,997	\$490,658	\$0	\$0	0.00
14	VIGILANT INSURANCE COMPANY	1.51	\$537,912	\$547,909	\$0	\$0	0.00
15	HARTFORD UNDERWRITERS INSURANCE CO	1.11	\$393,891	\$384,240	\$2,485	\$2,485	0.65
16	AMERICAN AUTOMOBILE INSURANCE CO	1.00	\$354,821	\$349,740	\$0	(\$106)	-0.03
17	FIREMANS FUND INSURANCE COMPANY	0.98	\$349,818	\$348,371	\$0	(\$452)	-0.13
18	ST PAUL GUARDIAN INSURANCE COMPANY	0.96	\$342,366	\$354,884	\$0	\$22,653	6.38
19	SECURA INSURANCE A MUTUAL COMPANY	0.95	\$336,944	\$356,198	\$0	\$0	0.00
20	CONTINENTAL INSURANCE COMPANY THE	0.94	\$334,373	\$324,396	\$0	(\$40,913)	-12.61
21	STATE FARM GENERAL INSURANCE CO	0.85	\$302,086	\$435,508	\$0	(\$2,830)	-0.65
22	GREAT NORTHERN INSURANCE COMPANY	0.83	\$293,944	\$216,606	\$0	\$0	0.00
23	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.82	\$293,640	\$501,012	\$0	\$0	0.00
24	FEDERATED MUTUAL INSURANCE COMPANY	0.81	\$290,173	\$295,602	\$0	\$0	0.00
25	AMERICAN ECONOMY INSURANCE COMPANY	0.81	\$288,145	\$148,228	\$0	\$0	0.00
26	AMERICAN MOTORISTS INSURANCE CO	0.76	\$271,510	\$326,658	\$0	\$0	0.00
27	UNIVERSAL UNDERWRITERS INS CO	0.74	\$263,903	\$263,903	\$0	\$0	0.00
28	FIDELITY AND CASUALTY CO OF NY	0.63	\$225,763	\$229,263	\$0	(\$18,866)	-8.23
29	STANDARD FIRE INSURANCE COMPANY	0.63	\$225,534	\$187,988	\$0	(\$8,085)	-4.30
30	ECONOMY FIRE & CASUALTY COMPANY	0.59	\$210,741	\$197,817	\$0	\$19,761	9.99
31	ZURICH INSURANCE COMPANY	0.59	\$210,380	\$187,044	\$0	\$28	0.01
32	FARMERS AND MERCHANTS INSURANCE CO	0.58	\$206,599	\$78,330	\$0	\$9,854	12.58
33	ASSOCIATED INDEMNITY CORPORATION	0.57	\$202,328	\$200,903	\$0	(\$362)	-0.18
34	EMPLOYERS FIRE INSURANCE COMPANY	0.56	\$200,814	\$191,587	\$0	\$0	0.00
35	AMERICAN EMPLOYERS INSURANCE CO	0.55	\$194,524	\$180,019	\$0	\$0	0.00
36	LITITZ MUTUAL INSURANCE COMPANY	0.53	\$187,255	\$166,004	\$0	\$67	0.04
37	NORTHERN ASSURANCE CO OF AMERICA	0.52	\$185,917	\$175,209	\$0	\$0	0.00
38	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.51	\$182,044	\$185,089	\$0	\$0	0.00
39	VALIANT INS CO	0.50	\$178,558	\$218,680	\$0	\$12,367	5.66
40	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.49	\$175,195	\$196,761	\$0	\$0	0.00
41	METROPOLITAN PROPERTY & CASUALTY INS CO	0.44	\$156,936	\$163,600	\$0	\$3,241	1.98
42	AMCO INSURANCE COMPANY	0.43	\$153,987	\$145,911	\$0	\$0	0.00
43	CITIZENS INSURANCE COMPANY OF AMERICA	0.42	\$149,369	\$157,876	\$0	\$0	0.00
44	WESTCHESTER FIRE INSURANCE COMPANY	0.42	\$148,056	\$83,827	\$0	\$51,421	61.34
45	UNITED FIRE AND CASUALTY COMPANY	0.41	\$144,657	\$136,165	\$0	\$0	0.00
46	TRAVELERS INDEMNITY CO OF AMERICA	0.40	\$141,432	\$126,275	\$0	\$115,860	91.75
47	AMERICAN STATES INSURANCE COMPANY	0.37	\$132,482	\$97,389	\$0	\$4,385	4.50
48	TRAVELERS INDEMNITY COMPANY	0.37	\$131,703	\$127,426	\$0	\$126,483	99.26
49	ALLIED PROPERTY & CASUALTY INS CO	0.37	\$131,559	\$120,967	\$0	\$0	0.00
50	STATE AUTOMOBILE MUTUAL INS CO	0.37	\$130,234	\$121,200	\$0	\$0	0.00
51	MILLERS MUTUAL INSURANCE ASSOCIATION	0.36	\$129,295	\$144,056	\$0	\$3,676	2.55
52	HARTFORD FIRE INSURANCE COMPANY	0.36	\$128,769	\$159,761	\$0	\$100	0.06
53	HAWKEYE SECURITY INSURANCE COMPANY	0.35	\$126,168	\$103,880	\$0	(\$3,448)	-3.32
54	PHOENIX INSURANCE COMPANY THE	0.35	\$124,023	\$84,766	\$0	(\$3,566)	-4.21
55	WEST AMERICAN INSURANCE COMPANY	0.34	\$121,533	\$117,980	\$0	\$797	0.68
56	USAA CASUALTY INSURANCE COMPANY	0.33	\$116,894	\$106,056	\$0	\$18,217	17.18
57	PENNSYLVANIA GENERAL INSURANCE CO	0.31	\$110,037	\$96,537	\$0	\$1,914	1.98
58	ALLIED MUTUAL INS CO	0.31	\$108,733	\$106,327	(\$469)	\$2,031	1.91
59	FARMERS INSURANCE EXCHANGE	0.30	\$108,158	\$111,010	\$0	\$0	0.00
60	TRAVELERS CASUALTY AND SURETY CO OF IL	0.29	\$104,150	\$118,920	\$0	\$31,789	26.73

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	MILLERS CLASSIFIED INSURANCE COMPANY	0.28	\$101,482	\$111,173	\$0	\$4,146	3.73
62	AMERICAN INSURANCE COMPANY THE	0.28	\$100,492	\$77,586	\$0	(\$9)	-0.01
63	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27	\$96,826	\$83,881	\$0	\$0	0.00
64	CHARTER OAK FIRE INSURANCE CO THE	0.27	\$96,132	\$83,876	\$0	\$62,151	74.10
65	AUTO OWNERS INSURANCE CO MUTUAL	0.24	\$86,219	\$80,617	\$0	\$2	0.00
66	FIDELITY AND GUARANTY INSURANCE COMPANY	0.24	\$84,316	\$100,115	\$0	(\$6)	-0.01
67	AMERICAN MANUFACTURERS MUTUAL INS CO	0.23	\$82,771	\$63,073	\$0	\$0	0.00
68	FARMINGTON CASUALTY COMPANY	0.22	\$79,418	\$124,155	\$0	\$34,019	27.40
69	ASSURANCE COMPANY OF AMERICA	0.21	\$73,130	\$88,628	\$0	\$3,429	3.87
70	HARTFORD CASUALTY INS CO	0.20	\$72,549	\$64,757	\$0	\$0	0.00
71	COLUMBIA MUTUAL INSURANCE CO	0.20	\$70,776	\$64,600	\$0	\$0	0.00
72	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.20	\$70,330	\$66,669	\$0	\$20,399	30.60
73	LIBERTY INSURANCE CORPORATION	0.20	\$69,598	\$73,813	\$0	\$784	1.06
74	FEDERAL INSURANCE COMPANY	0.19	\$67,493	\$67,782	\$0	\$0	0.00
75	SENTRY INSURANCE A MUTUAL COMPANY	0.16	\$58,500	\$56,981	\$0	(\$2,368)	-4.16
76	TRAVELERS CASUALTY CO OF CT	0.16	\$56,723	\$78,353	\$0	\$20,009	25.54
77	NORTHERN INSURANCE CO OF NEW YORK	0.15	\$54,373	\$59,478	\$0	(\$13,376)	-22.49
78	UNITED SECURITY INSURANCE COMPANY	0.14	\$51,259	\$53,564	\$0	(\$1,353)	-2.53
79	HARTFORD STEAM BOILER INSPECTION & INS	0.14	\$50,074	\$43,207	\$0	(\$76)	-0.18
80	MASSACHUSETTS BAY INS CO	0.14	\$49,189	\$50,345	\$0	\$0	0.00
81	OWNERS INSURANCE COMPANY	0.13	\$45,264	\$45,395	\$0	\$0	0.00
82	AMERICAN FIRE & CASUALTY COMPANY	0.13	\$45,082	\$40,412	\$0	\$296	0.73
83	SECURITY NATIONAL INSURANCE COMPANY	0.12	\$44,244	\$41,649	\$0	\$0	0.00
84	UNITED STATES FIRE INSURANCE CO	0.12	\$43,652	\$41,850	\$0	\$5,203	12.43
85	ST PAUL FIRE & MARINE INSURANCE CO	0.12	\$43,110	\$39,970	\$0	\$44	0.11
86	AMERICAN GUARANTEE & LIABILITY INS CO	0.12	\$42,713	\$54,565	\$0	\$0	0.00
87	UNITED STATES FIDELITY & GUARANTY CO	0.12	\$42,178	\$45,883	\$0	(\$229)	-0.50
88	OHIO CASUALTY INSURANCE COMPANY	0.11	\$40,439	\$43,776	\$0	\$202	0.46
89	RELIANCE INSURANCE COMPANY	0.11	\$40,433	\$36,429	\$0	\$0	0.00
90	TRAVELERS CASUALTY & SUR CO OF AMERI	0.11	\$38,916	\$50,381	\$0	\$9,498	18.85
91	CONTINENTAL WESTERN INSURANCE CO	0.11	\$37,875	\$39,301	\$0	\$0	0.00
92	UNION INSURANCE CO OF PROVIDENCE	0.10	\$36,683	\$31,363	\$0	\$0	0.00
93	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10	\$34,846	\$26,545	\$0	\$5,952	22.42
94	ROYAL INDEMNITY COMPANY	0.10	\$34,536	\$30,227	\$0	(\$442)	-1.46
95	AUTOMOBILE INS CO OF HARTFORD CT	0.09	\$31,560	\$31,329	\$0	(\$4,780)	-15.26
96	TRUSTGARD INSURANCE COMPANY	0.09	\$31,433	\$16,301	\$0	\$1,850	11.35
97	COMMERCIAL UNION INSURANCE COMPANY	0.09	\$31,313	\$32,710	\$0	\$0	0.00
98	FARMERS ALLIANCE MUTUAL INS CO	0.09	\$31,173	\$30,018	\$0	\$0	0.00
99	METROPOLITAN GROUP PROP & CAS INS CO	0.08	\$30,119	\$27,039	\$0	\$593	2.19
100	GLENS FALLS INSURANCE COMPANY THE	0.08	\$28,540	\$30,124	\$0	(\$8,150)	-27.05
101	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.08	\$28,323	\$25,578	\$0	\$14,955	58.47
102	HANOVER INSURANCE COMPANY THE	0.08	\$27,493	\$29,695	\$0	(\$4)	-0.01
103	TRAVELERS CASUALTY AND SURETY CO	0.07	\$26,119	\$34,217	\$5,251	\$69,254	202.40
104	LIBERTY MUTUAL INSURANCE COMPANY	0.07	\$25,788	\$25,735	\$0	\$16,750	65.09
105	NATIONAL CASUALTY COMPANY	0.07	\$25,770	\$20,772	\$0	\$0	0.00
106	AMERICAN STATES INSURANCE CO TX	0.07	\$25,040	\$11,546	\$0	\$0	0.00
107	DEPOSITORS INSURANCE COMPANY	0.07	\$23,652	\$18,300	\$0	\$0	0.00
108	AMICA MUTUAL INSURANCE COMPANY	0.07	\$23,618	\$21,218	\$0	\$0	0.00
109	GENERAL ACCIDENT INS CO OF AMERICA	0.06	\$22,562	\$21,442	\$0	\$242	1.13
110	TWIN CITY FIRE INS CO	0.06	\$21,529	\$20,538	\$0	\$0	0.00
111	ST PAUL MERCURY INSURANCE COMPANY	0.06	\$20,716	\$22,679	\$0	(\$905)	-3.99
112	ASSOCIATES INSURANCE COMPANY	0.06	\$20,596	\$20,596	\$0	\$0	0.00
113	MUTUAL SERVICE CASUALTY INSURANCE CO	0.06	\$20,064	\$23,038	\$0	\$0	0.00
114	INSURANCE COMPANY OF THE WEST	0.06	\$20,033	\$21,339	\$0	\$0	0.00
115	CINCINNATI INS CO THE	0.06	\$20,013	\$18,737	\$0	\$0	0.00
116	BANKERS STANDARD INSURANCE COMPANY	0.05	\$19,182	\$22,152	\$0	(\$484)	-2.18
117	ALLIANCE INSURANCE COMPANY INC	0.05	\$18,722	\$18,516	\$0	\$0	0.00
118	SHELTER GENERAL INS CO	0.05	\$17,549	\$24,636	\$0	\$0	0.00
119	CIGNA INSURANCE COMPANY	0.05	\$17,472	\$14,291	\$0	\$0	0.00
120	MARYLAND CASUALTY COMPANY	0.05	\$17,372	\$23,423	\$0	(\$4,651)	-19.86

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	EMCASCO INSURANCE COMPANY	0.04	\$15,076	\$14,676	\$0	\$0	0.00
122	TIG INSURANCE COMPANY	0.04	\$15,015	\$8,755	\$0	(\$598)	-6.83
123	HORACE MANN INSURANCE COMPANY	0.04	\$14,259	\$15,972	\$0	\$0	0.00
124	KANSAS CITY FIRE & MARINE INS CO	0.04	\$13,753	\$14,239	\$0	(\$3,523)	-24.74
125	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$12,147	\$11,613	\$0	\$0	0.00
126	COLORADO CASUALTY INSURANCE COMPANY	0.03	\$11,792	\$11,306	\$0	\$0	0.00
127	ROYAL INSURANCE COMPANY OF AMERICA	0.03	\$11,735	\$7,587	\$0	(\$23)	-0.30
128	CIGNA FIRE UNDERWRITERS INS CO	0.03	\$11,485	\$12,647	\$0	\$0	0.00
129	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03	\$10,886	\$13,353	\$0	\$1,514	11.34
130	TRANSPORTATION INSURANCE COMPANY	0.03	\$10,716	\$9,723	\$0	\$1,271	13.07
131	GRAIN DEALERS MUTUAL INSURANCE CO	0.03	\$10,166	\$10,311	\$0	\$0	0.00
132	MINNESOTA FIRE AND CASUALTY COMPANY	0.03	\$10,074	\$10,115	\$0	\$0	0.00
133	ALLIANZ INSURANCE COMPANY	0.03	\$9,463	\$2,185	\$0	\$1	0.05
134	LUMBERMENS MUTUAL CASUALTY CO	0.03	\$9,350	\$7,727	\$0	\$0	0.00
135	CHRYSLER INSURANCE COMPANY	0.03	\$9,251	\$8,957	\$0	\$0	0.00
136	INSURANCE COMPANY OF NORTH AMERICA	0.03	\$9,054	\$7,987	\$0	\$0	0.00
137	ALLSTATE INDEMNITY COMPANY	0.02	\$8,873	\$6,904	\$0	\$0	0.00
138	AMERICAN ZURICH INSURANCE COMPANY	0.02	\$8,451	\$8,816	\$0	\$0	0.00
139	TEACHERS INSURANCE COMPANY	0.02	\$8,400	\$8,246	\$0	\$0	0.00
140	AMERICAN CASUALTY CO OF READING PA	0.02	\$8,220	\$9,700	\$0	(\$5,170)	-53.30
141	CONTINENTAL CASUALTY COMPANY	0.02	\$8,081	\$7,176	\$0	(\$5,154)	-71.82
142	AMERICAN NATIONAL FIRE INSURANCE CO	0.02	\$6,576	\$5,882	\$0	\$316	5.37
143	ST PAUL PROPERTY & CASUALTY INS CO	0.02	\$6,265	\$4,684	\$0	(\$3)	-0.06
144	TRUCK INSURANCE EXCHANGE	0.02	\$5,935	\$5,106	\$0	\$0	0.00
145	HARCO NATIONAL INSURANCE COMPANY	0.01	\$4,934	\$4,104	\$0	\$0	0.00
146	VALLEY FORGE INSURANCE COMPANY	0.01	\$4,823	\$3,893	\$0	\$388	9.97
147	GRINNELL MUTUAL REINSURANCE COMPANY	0.01	\$4,667	\$1,015	\$0	\$3	0.30
148	GREAT AMERICAN INSURANCE COMPANY	0.01	\$3,408	\$890	\$0	(\$152)	-17.08
149	TRI STATE INSURANCE CO OF MINNESOTA	0.01	\$3,374	\$2,408	\$0	\$0	0.00
150	BITUMINOUS CASUALTY CORPORATION	0.01	\$3,268	\$2,409	\$0	\$0	0.00
151	CALIFORNIA CASUALTY INSURANCE CO	0.01	\$3,247	\$2,145	\$0	\$0	0.00
152	TRI STATE INSURANCE COMPANY	0.01	\$2,791	\$1,301	\$0	\$95	7.30
153	GENERAL INSURANCE CO OF AMERICA	0.01	\$2,783	\$2,919	\$0	\$79	2.71
154	TRUMBULL INSURANCE COMPANY	0.01	\$2,768	\$1,778	\$0	\$0	0.00
155	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$2,314	\$1,748	\$0	\$0	0.00
156	CIGNA PROPERTY & CASUALTY INS CO	0.01	\$2,259	\$2,296	\$0	(\$1,093)	-47.60
157	FIDELITY & GUARANTY INS UNDERWRITERS	0.01	\$2,136	\$1,992	\$0	(\$64)	-3.21
158	CENTENNIAL INSURANCE COMPANY	0.01	\$2,123	\$2,023	\$0	\$0	0.00
159	CONNECTICUT INDEMNITY COMPANY THE	0.01	\$2,106	\$2,168	\$0	\$0	0.00
160	AGRICULTURAL INSURANCE COMPANY	0.01	\$2,021	\$1,673	\$0	\$0	0.00
161	BOSTON OLD COLONY INSURANCE COMPANY	0.01	\$1,977	\$12,545	\$0	(\$44,117)	-351.67
162	TRANSCONTINENTAL INSURANCE COMPANY	0.01	\$1,798	\$2,359	\$0	\$1,111	47.10
163	ECONOMY PREMIER ASSURANCE COMPANY	0.00	\$1,760	\$1,745	\$0	\$458	26.25
164	NORTH RIVER INSURANCE COMPANY THE	0.00	\$1,745	\$1,027	\$0	\$633	61.64
165	FIDELITY AND DEPOSIT CO MARYLAND	0.00	\$1,256	\$1,521	\$0	(\$14)	-0.92
166	NORTH AMERICAN SPECIALTY INS CO	0.00	\$1,197	\$3,473	\$0	\$0	0.00
167	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$1,191	\$1,499	\$0	\$0	0.00
168	COLUMBIA NATIONAL INSURANCE COMPANY	0.00	\$1,002	\$873	\$0	\$0	0.00
169	WAUSAU UNDERWRITERS INS CO	0.00	\$982	\$638	\$0	\$0	0.00
170	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00	\$967	\$7,000	\$0	(\$1,155)	-16.50
171	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$853	\$515	\$0	(\$1)	-0.19
172	INDIANA LUMBERMENS MUTUAL INS CO	0.00	\$810	\$700	\$0	\$0	0.00
173	FIRST NATIONAL INS CO OF AMERICA	0.00	\$734	\$752	\$0	\$0	0.00
174	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$707	\$669	\$0	\$1	0.15
175	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$668	\$471	\$0	\$0	0.00
176	SUMITOMO MARINE & FIRE INS CO LTD	0.00	\$639	\$386	\$0	\$0	0.00
177	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$532	\$320	\$0	\$0	0.00
178	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$495	\$352	\$0	(\$7)	-1.99
179	MILLERS MUTUAL FIRE INSURANCE CO THE	0.00	\$450	\$213	\$0	\$0	0.00
180	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$432	\$191	\$0	(\$558)	-292.15

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	MOTORS INSURANCE CORPORATION	0.00	\$427	\$258	\$0	\$0	0.00
182	REGENT INSURANCE COMPANY	0.00	\$373	\$372	\$0	\$15	4.03
183	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00	\$292	\$121	\$0	\$0	0.00
184	RELANCE NATIONAL INDEMNITY COMPANY	0.00	\$245	\$37,521	\$0	\$0	0.00
185	AMERICAN PROTECTION INSURANCE CO	0.00	\$228	\$355	\$0	\$0	0.00
186	OAK RIVER INSURANCE COMPANY	0.00	\$216	\$133	\$0	\$0	0.00
187	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$200	\$50	\$0	\$0	0.00
188	PROVIDIAN AUTO AND HOME INSURANCE CO	0.00	\$134	\$302	\$0	\$0	0.00
189	GENERAL CASUALTY CO OF WISCONSIN	0.00	\$116	\$84	\$0	\$3	3.57
190	CINCINNATI INDEMNITY COMPANY INC	0.00	\$114	\$196	\$0	\$0	0.00
191	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$110	\$106	\$0	\$58	54.72
192	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$102	\$88	\$0	\$0	0.00
193	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$73	\$1,792	\$0	(\$313)	-17.47
194	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	\$66	\$66	\$0	\$0	0.00
195	CINCINNATI CASUALTY COMPANY THE	0.00	\$45	\$53	\$0	\$0	0.00
196	SAFEGUARD INSURANCE COMPANY	0.00	\$11	\$8	\$0	\$0	0.00
197	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$8	\$334	\$0	(\$289)	-86.53
198	NATIONAL SURETY CORPORATION	0.00	\$2	\$23,453	\$0	\$5	0.02
199	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$1	\$0	\$0	\$0	N/A
200	ATLANTIC MUTUAL INSURANCE COMPANY	0.00	\$0	\$377	\$0	\$0	0.00
201	BITUMINOUS FIRE AND MARINE INS CO	0.00	\$0	\$499	\$0	\$0	0.00
202	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$5	\$0	\$0	0.00
203	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$0	\$0	(\$62)	N/A
204	GENERALI U S BRANCH	0.00	\$0	\$0	\$0	\$0	N/A
205	HOUSTON GENERAL INS CO	0.00	\$0	\$69	\$0	\$0	0.00
206	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$72	N/A
207	NIAGARA FIRE INSURANCE COMPANY	0.00	\$0	\$55	\$0	(\$139)	-252.73
208	PEAK PROPERTY AND CASUALTY INS CORP	0.00	\$0	\$33	\$0	(\$11)	-33.33
209	PHOENIX ASSURANCE CO OF NEW YORK	0.00	\$0	\$0	\$0	(\$1)	N/A
210	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	\$63	N/A
211	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$157	\$0	\$0	0.00
212	RISORP NATIONAL INSURANCE COMPANY	0.00	\$0	\$1	\$0	\$0	0.00
213	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$35)	N/A
214	VANGUARD INSURANCE COMPANY	0.00	\$0	\$165	\$0	\$0	0.00
215	WESTPORT INSURANCE CORPORATION	0.00	\$0	\$0	\$0	(\$397)	N/A
216	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
217	BLUE RIDGE INSURANCE COMPANY	-0.00	(\$2)	\$1,072	\$0	\$0	0.00
218	EQUITY MUTUAL INSURANCE COMPANY	-0.00	(\$198)	\$8,055	\$0	\$0	0.00
219	AMERICAN ALLIANCE INSURANCE COMPANY	-0.00	(\$672)	(\$32)	\$0	(\$44)	137.50
TOTAL		100.00	\$35,612,411	\$34,960,148	\$29,481	\$500,389	1.43

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	25.46	\$55,278,548	\$55,327,404	\$697,561	\$1,225,839	2.22
2	AMERICAN FAMILY MUTUAL INS CO	14.78	\$32,094,936	\$32,311,877	\$24,825,681	\$21,271,073	65.83
3	STATE FARM MUTUAL AUTOMOBILE INS CO	14.18	\$30,774,172	\$31,113,562	\$22,337,712	\$22,301,942	71.68
4	CONTINENTAL CASUALTY COMPANY	13.14	\$28,523,528	\$25,431,789	\$11,714,346	\$14,073,386	55.34
5	VISION SERVICE PLAN INSURANCE CO	5.69	\$12,346,000	\$12,352,363	\$9,407,700	\$9,648,409	78.11
6	BENCHMARK INSURANCE COMPANY	4.86	\$10,544,058	\$10,544,058	\$9,780,626	\$9,216,497	87.41
7	CONTINENTAL INSURANCE COMPANY THE	2.73	\$5,936,695	\$5,929,590	\$3,452,444	\$2,691,014	45.38
8	AMERICAN BANKERS INS CO OF FLORIDA	2.70	\$5,870,499	\$6,061,366	\$467,138	\$338,849	5.59
9	FEDERATED MUTUAL INSURANCE COMPANY	2.48	\$5,384,771	\$6,213,065	\$5,457,662	\$5,541,360	89.19
10	HARTFORD FIRE INSURANCE COMPANY	1.34	\$2,914,018	\$2,896,385	\$743,530	\$381,074	13.16
11	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	1.20	\$2,606,668	\$2,719,685	\$2,146,604	\$2,091,356	76.90
12	STANDARD GUARANTY INSURANCE COMPANY	1.12	\$2,433,474	\$2,109,827	\$505,741	\$366,207	17.36
13	EMPLOYERS REINSURANCE CORPORATION	1.08	\$2,346,643	\$2,346,643	\$1,227,716	\$2,958,325	126.07
14	CENTRAL STATES INDEMNITY CO OF OMAHA	1.08	\$2,343,238	\$2,343,238	\$853,473	\$724,351	30.91
15	MUTUAL PROTECTIVE INS CO	0.97	\$2,104,469	\$2,187,242	\$1,847,357	\$1,787,153	81.71
16	EMPLOYERS MUTUAL CASUALTY COMPANY	0.87	\$1,894,230	\$1,822,747	\$829,127	\$1,127,481	61.86
17	AMERICAN SECURITY INSURANCE COMPANY	0.72	\$1,565,158	\$1,565,158	\$95,982	\$120,833	7.72
18	AMERICAN AUTOMOBILE INSURANCE CO	0.59	\$1,279,516	\$1,279,516	\$33,546	\$264,486	20.67
19	AMEX ASSURANCE COMPANY	0.44	\$961,012	\$958,537	\$50,000	\$11,411	1.19
20	ZURICH INSURANCE COMPANY	0.44	\$944,860	\$1,006,519	\$0	\$247,919	24.63
21	TIG INSURANCE COMPANY	0.38	\$832,379	\$918,029	\$128,174	\$127,584	13.90
22	NATIONAL CASUALTY COMPANY	0.31	\$673,784	\$704,454	\$675,381	\$555,741	78.89
23	AMERICAN FIDELITY & LIBERTY INS CO	0.29	\$624,466	\$340,126	\$25,900	\$75,900	22.32
24	FEDERAL INSURANCE COMPANY	0.28	\$617,208	\$639,377	\$2,417,890	\$2,633,542	411.89
25	INSURANCE COMPANY OF NORTH AMERICA	0.26	\$556,533	\$536,680	\$794,523	\$703,801	131.14
26	JOHN DEERE INSURANCE COMPANY	0.23	\$503,098	\$510,603	\$416,041	\$337,320	66.06
27	UNITED WISCONSIN INSURANCE COMPANY	0.23	\$494,259	\$488,133	\$164,131	\$256,482	52.54
28	VASA NORTH ATLANTIC INSURANCE COMPANY	0.20	\$427,799	\$427,799	\$488,500	\$479,125	112.00
29	J C PENNEY CASUALTY INSURANCE CO	0.20	\$426,132	\$426,132	\$194,420	\$181,149	42.51
30	RELIANCE INSURANCE COMPANY	0.19	\$417,671	\$664,576	\$678,909	\$484,244	72.87
31	BCS INSURANCE COMPANY	0.19	\$408,022	\$408,022	\$249,275	\$263,098	64.48
32	INSURANCE CO OF THE STATE OF PA	0.19	\$404,579	\$404,385	\$46,484	\$46,375	11.47
33	NORTH AMERICAN SPECIALTY INS CO	0.12	\$255,640	\$255,640	\$100,984	\$194,884	76.23
34	AMERICAN STATES INSURANCE COMPANY	0.11	\$243,619	\$237,710	\$241,740	\$125,947	52.98
35	BROTHERHOOD MUTUAL INSURANCE CO	0.10	\$211,524	\$207,235	\$110,672	\$106,481	51.38
36	COLONIAL PENN FRANKLIN INSURANCE CO	0.10	\$211,474	\$221,464	\$243,302	\$350,338	158.19
37	MARKEL INSURANCE COMPANY	0.09	\$203,135	\$205,041	\$90,979	\$113,330	55.27
38	BANKERS MULTIPLE LINE INSURANCE CO	0.09	\$194,468	\$199,966	\$516,291	\$369,418	184.74
39	GULF INSURANCE COMPANY	0.08	\$168,295	\$168,295	\$44,428	\$44,428	26.40
40	AMERICAN CONTINENTAL INSURANCE CO	0.06	\$139,710	\$139,710	\$2,613,018	\$1,947,801	1394.17
41	ULICO CASUALTY COMPANY	0.05	\$115,224	\$115,224	\$44,958	\$82,227	71.36
42	RLI INSURANCE COMPANY	0.05	\$107,392	\$107,008	\$75,389	\$86,375	80.72
43	MONTGOMERY WARD INSURANCE COMPANY	0.04	\$94,214	\$100,408	\$35,456	\$25,618	25.51
44	FORUM INSURANCE COMPANY	0.04	\$87,029	\$91,673	\$56,359	\$60,716	66.23
45	AMERICAN HOME ASSURANCE COMPANY	0.04	\$86,742	\$81,723	\$417,961	\$417,975	511.45
46	RELIANCE NATIONAL INDEMNITY COMPANY	0.04	\$81,664	\$81,664	\$0	\$10,133	12.41
47	SENTRY INSURANCE A MUTUAL COMPANY	0.03	\$74,118	\$78,300	\$18,369	\$18,369	23.46
48	OLD REPUBLIC INSURANCE COMPANY	0.03	\$72,160	\$72,160	\$7,012	\$7,345	10.18
49	REPUBLIC WESTERN INS CO	0.02	\$52,078	\$52,078	\$6,535	\$1,827	3.51
50	OMAHA PROPERTY AND CASUALTY INS CO	0.02	\$49,843	\$49,843	\$138,838	\$84,020	168.57
51	NATIONAL AMERICAN INSURANCE COMPANY	0.02	\$47,252	\$47,252	\$0	\$1,531	3.24
52	AMERICAN CASUALTY CO OF READING PA	0.02	\$39,345	\$39,350	\$0	\$0	0.00
53	AMERICAN HARDWARE MUTUAL INS CO	0.01	\$13,050	\$13,050	\$17,290	\$15,757	120.74
54	PACIFIC INDEMNITY COMPANY	0.00	\$6,494	\$6,765	\$0	\$1,084	16.02
55	ASSOCIATES INSURANCE COMPANY	0.00	\$5,310	\$3,132	\$600	\$1,340	42.78
56	OHIO CASUALTY INSURANCE COMPANY	0.00	\$4,669	\$4,813	\$0	\$971	20.17
57	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$3,856	\$4,240	\$1,400	\$1,242	29.29
58	VIRGINIA SURETY COMPANY INC	0.00	\$1,259	\$1,221	\$0	(\$428)	-35.05
59	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00	\$585	\$618	\$0	\$0	0.00
60	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$578	\$578	\$0	\$10,550	1825.26

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRANSPORTATION INSURANCE COMPANY	0.00	\$342	\$381	\$0	\$0	0.00
62	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$248	\$248	\$0	(\$26)	-10.48
63	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$199	\$207	\$0	\$80	38.65
64	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$25	\$35	\$0	\$0	0.00
65	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$0	\$0	\$4,800	\$0	N/A
66	COLONIAL PENN INSURANCE COMPANY	0.00	\$0	\$358	\$0	\$0	0.00
67	FIREMANS FUND INSURANCE COMPANY	0.00	\$0	\$0	\$27,843	\$27,843	N/A
68	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$3,302	N/A
69	LEGION INSURANCE COMPANY	0.00	\$0	\$0	\$379,901	\$4,694,338	N/A
70	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$0	\$0	\$80,000	(\$128,500)	N/A
71	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$756	\$756	N/A
72	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$0	\$0	\$0	(\$45,215)	N/A
73	VALLEY NATIONAL INSURANCE COMPANY	0.00	\$0	\$1,104	\$0	\$0	0.00
74	SECURITY INSURANCE CO OF HARTFORD	-0.00	(\$4,691)	(\$4,691)	\$0	\$250,000	-5329.35
TOTAL		100.00	\$217,099,273	\$215,572,690	\$108,028,455	\$111,415,183	51.68

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	15.50	\$84,814,857	\$83,500,000	\$35,084,794	\$49,962,919	59.84
2	TRAVELERS INDEMNITY COMPANY OF MO THE	5.06	\$27,715,197	\$33,622,137	\$16,335,341	\$21,340,142	63.47
3	LIBERTY MUTUAL FIRE INSURANCE CO	4.55	\$24,910,578	\$18,603,634	\$19,820,836	\$17,127,561	92.07
4	TRANSPORTATION INSURANCE COMPANY	3.18	\$17,382,027	\$15,822,803	\$11,548,893	\$12,320,645	77.87
5	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.78	\$15,230,031	\$7,365,239	\$3,544,065	(\$1,735,641)	-23.57
6	AMERICAN STATES INSURANCE COMPANY	2.55	\$13,965,084	\$14,063,368	\$7,760,930	\$9,536,319	67.81
7	AMERICAN COMPENSATION INSURANCE COMPANY	2.02	\$11,071,533	\$9,727,954	\$2,557,525	\$5,998,891	61.67
8	GRANITE STATE INSURANCE COMPANY	1.85	\$10,128,485	\$11,748,858	\$6,096,936	\$9,140,818	77.80
9	TRAVELERS INDEMNITY CO OF ILLINOIS	1.68	\$9,200,570	\$11,348,721	\$6,734,673	\$5,559,631	48.99
10	VANLINER INSURANCE COMPANY	1.62	\$8,873,879	\$8,820,970	\$6,633,705	\$8,109,001	91.93
11	CONTINENTAL CASUALTY COMPANY	1.57	\$8,572,016	\$9,034,238	\$3,982,547	\$3,900,709	43.18
12	LIBERTY INSURANCE CORPORATION	1.41	\$7,743,039	\$8,640,441	\$5,660,048	\$6,854,979	79.34
13	AMERICAN FAMILY MUTUAL INS CO	1.33	\$7,259,295	\$7,509,384	\$2,796,996	\$2,299,793	30.63
14	AMERICAN MOTORISTS INSURANCE CO	1.30	\$7,090,525	\$7,361,272	\$3,763,461	\$2,335,758	31.73
15	LM INSURANCE CORPORATION	1.22	\$6,694,676	\$5,724,030	\$1,870,978	\$5,612,291	96.05
16	CONTINENTAL WESTERN INSURANCE CO	1.18	\$6,439,826	\$6,693,139	\$3,080,890	\$2,797,177	41.79
17	FEDERATED MUTUAL INSURANCE COMPANY	1.17	\$6,387,685	\$7,349,350	\$3,942,184	\$3,863,123	52.56
18	MICHIGAN MUTUAL INSURANCE COMPANY	1.15	\$6,287,339	\$6,537,842	\$4,805,262	\$4,125,889	63.11
19	AMERICAN MANUFACTURERS MUTUAL INS CO	1.10	\$5,999,338	\$6,141,778	\$2,722,529	(\$80,905)	-1.32
20	CLARENDON NATIONAL INS CO	1.07	\$5,867,680	\$4,345,760	\$1,531,112	\$5,040,277	115.98
21	LUMBERMENS MUTUAL CASUALTY CO	1.07	\$5,842,672	\$5,825,984	\$4,058,973	(\$5,390,613)	-92.53
22	FREMONT INDEMNITY COMPANY	0.94	\$5,142,178	\$3,741,046	\$1,344,547	\$3,380,841	90.37
23	ZURICH INSURANCE COMPANY	0.92	\$5,031,024	\$5,581,024	\$2,341,735	\$1,358,911	24.35
24	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.91	\$4,960,833	\$4,476,207	\$7,475,226	(\$4,628,846)	-103.41
25	TRAVELERS INSURANCE CO(ACC DEPT)	0.87	\$4,742,565	\$5,202,151	\$1,052,273	(\$6,605,941)	-126.98
26	OHIO CASUALTY INSURANCE COMPANY	0.83	\$4,529,149	\$4,530,924	\$2,156,887	\$3,231,426	71.32
27	HARTFORD UNDERWRITERS INSURANCE CO	0.79	\$4,343,432	\$3,958,204	\$6,691,094	\$6,541,894	165.27
28	TIG PREMIER INSURANCE COMPANY	0.79	\$4,304,986	\$3,799,255	\$2,018,772	\$3,049,832	80.27
29	UNITED SECURITY INSURANCE COMPANY	0.78	\$4,261,480	\$4,105,819	\$1,639,872	\$2,023,397	49.28
30	CALIFORNIA COMPENSATION INS CO	0.77	\$4,215,638	\$4,332,603	\$1,768,678	\$2,721,101	62.81
31	HARTFORD CASUALTY INS CO	0.76	\$4,186,219	\$4,444,351	\$2,900,935	\$3,515,180	79.09
32	RELiance NATIONAL INDEMNITY COMPANY	0.76	\$4,165,291	\$2,325,958	\$3,195,377	\$4,278,103	183.93
33	STATE FARM FIRE AND CASUALTY CO	0.75	\$4,126,132	\$4,518,330	(\$9,886)	(\$1,498,385)	-33.16
34	CINCINNATI CASUALTY COMPANY THE	0.74	\$4,060,961	\$4,156,294	\$2,054,031	\$3,087,386	74.28
35	GENERAL ACCIDENT INS CO OF AMERICA	0.72	\$3,958,527	\$4,403,894	\$3,235,541	\$2,031,219	46.12
36	FIREMANS FUND INSURANCE COMPANY	0.72	\$3,957,504	\$3,793,873	\$3,144,517	\$2,929,730	77.22
37	WAUSAU UNDERWRITERS INS CO	0.68	\$3,748,220	\$3,996,072	\$2,978,623	\$1,683,371	42.13
38	FEDERAL INSURANCE COMPANY	0.67	\$3,671,702	\$3,878,838	\$2,240,632	\$3,500,559	90.25
39	ALLIED MUTUAL INS CO	0.66	\$3,599,691	\$3,801,875	\$1,454,455	\$2,646,193	69.60
40	WAUSAU BUSINESS INSURANCE COMPANY	0.66	\$3,589,740	\$3,502,202	\$1,275,276	\$1,484,125	42.38
41	AMERICAN INSURANCE COMPANY THE	0.65	\$3,574,593	\$4,043,254	\$1,663,019	\$1,240,813	30.69
42	LEGION INSURANCE COMPANY	0.63	\$3,430,969	\$3,656,193	\$1,437,141	\$1,196,314	306.23
43	MID CENTURY INSURANCE COMPANY	0.62	\$3,393,379	\$4,834,391	\$2,286,087	\$2,922,838	60.46
44	TRANSCONTINENTAL INSURANCE COMPANY	0.62	\$3,393,087	\$3,323,381	\$1,785,784	\$2,610,317	78.54
45	HARTFORD FIRE INSURANCE COMPANY	0.59	\$3,233,352	\$4,670,297	\$2,772,109	\$4,863,311	104.13
46	BUSINESS INSURANCE COMPANY	0.55	\$3,008,924	\$2,826,503	\$808,212	\$2,091,667	74.00
47	AMERICAN PROTECTION INSURANCE CO	0.54	\$2,972,366	\$1,824,204	\$523,414	(\$30,301)	-1.66
48	TRAVELERS INDEMNITY CO OF AMERICA	0.52	\$2,854,491	\$2,620,565	\$1,317,039	\$3,922,630	149.69
49	COMMERCIAL UNION INSURANCE COMPANY	0.52	\$2,823,097	\$2,738,825	\$3,067,895	\$50,079	1.83
50	ATLANTIC MUTUAL INSURANCE COMPANY	0.50	\$2,742,068	\$2,793,048	\$1,430,213	\$1,535,748	54.98
51	UNITED PACIFIC INSURANCE COMPANY	0.50	\$2,734,889	\$1,564,928	\$444,094	\$796,154	50.87
52	TWIN CITY FIRE INS CO	0.50	\$2,726,593	\$3,168,791	\$3,219,684	\$4,975,820	157.03
53	ST PAUL FIRE & MARINE INSURANCE CO	0.49	\$2,702,473	\$2,575,847	\$910,749	\$7,187,903	279.05
54	TRAVELERS CASUALTY AND SURETY CO	0.49	\$2,671,940	\$3,677,089	\$8,404,614	(\$106,304)	-2.89
55	UNITED FIRE AND CASUALTY COMPANY	0.48	\$2,641,060	\$2,690,709	\$974,339	\$1,844,426	68.55
56	ANTHEM CASUALTY INSURANCE COMPANY	0.47	\$2,589,961	\$2,482,260	\$902,164	\$2,782,230	112.06
57	ST PAUL GUARDIAN INSURANCE COMPANY	0.47	\$2,558,766	\$2,379,507	\$742,885	\$2,340,473	98.36
58	ST PAUL INSURANCE CO OF ILLINOIS THE	0.46	\$2,537,717	\$2,644,901	\$2,006,908	\$1,691,800	63.96
59	MIDWEST EMPLOYERS CASUALTY COMPANY	0.45	\$2,488,136	\$2,638,201	\$14,807	\$639,983	24.26
60	TRAVELERS INDEMNITY COMPANY	0.45	\$2,476,659	\$1,485,371	\$2,713,164	\$95,968	6.46
61	SENTRY INSURANCE A MUTUAL COMPANY	0.44	\$2,386,354	\$2,615,429	\$1,205,474	\$314,990	12.04
62	OLD REPUBLIC INSURANCE COMPANY	0.43	\$2,362,031	\$2,391,281	\$2,050,410	\$2,598,017	108.65
63	LIBERTY MUTUAL INSURANCE COMPANY	0.40	\$2,206,506	\$2,054,389	\$6,067,617	(\$5,047,014)	-245.67
64	RELiance INSURANCE COMPANY	0.39	\$2,123,219	\$1,306,872	\$1,908,469	\$956,665	73.20
65	INSURANCE CO OF THE STATE OF PA	0.38	\$2,103,309	\$3,049,813	\$2,935,320	\$3,616,610	118.58

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	BENCHMARK INSURANCE COMPANY	0.37	\$2,020,335	\$1,919,812	\$708,485	\$1,127,252	58.72
67	INDIANA LUMBERMENS MUTUAL INS CO	0.36	\$1,968,563	\$2,198,183	\$1,534,063	\$1,562,258	71.07
68	HAWKEYE SECURITY INSURANCE COMPANY	0.36	\$1,954,614	\$2,281,045	\$959,220	\$868,406	38.07
69	EMPLOYERS MUTUAL CASUALTY COMPANY	0.35	\$1,894,230	\$1,822,747	\$829,127	\$1,127,481	61.86
70	CONNECTICUT INDEMNITY COMPANY THE	0.33	\$1,829,656	\$1,852,489	\$1,138,848	\$887,546	47.91
71	EMPLOYERS REINSURANCE CORPORATION	0.33	\$1,807,894	\$1,913,552	\$305,887	\$1,676,697	87.62
72	CHARTER OAK FIRE INSURANCE CO THE	0.33	\$1,804,503	\$1,449,167	\$471,333	\$916,053	63.21
73	AUTO OWNERS INSURANCE CO MUTUAL	0.32	\$1,765,407	\$1,962,325	\$1,030,455	\$615,432	31.36
74	BITUMINOUS CASUALTY CORPORATION	0.32	\$1,724,222	\$1,688,615	\$1,140,741	\$1,384,400	82.08
75	ROYAL INSURANCE COMPANY OF AMERICA	0.31	\$1,711,671	\$2,261,936	\$2,470,303	\$1,507,273	66.64
76	FARMERS INSURANCE EXCHANGE	0.31	\$1,676,723	\$1,226,752	\$58,486	\$791,518	64.52
77	CHURCH MUTUAL INSURANCE COMPANY	0.31	\$1,672,538	\$1,725,027	\$841,747	\$333,334	19.32
78	NATIONAL SURETY CORPORATION	0.30	\$1,646,171	\$1,973,246	\$3,813,305	\$5,540,038	280.76
79	AMERICAN CASUALTY CO OF READING PA	0.30	\$1,640,286	\$1,869,290	\$957,545	\$1,879,895	100.57
80	GREAT WEST CASUALTY COMPANY	0.30	\$1,623,944	\$1,667,275	\$468,593	\$531,459	31.88
81	STATE AUTO PROPERTY & CASUALTY INS CO	0.29	\$1,607,042	\$1,528,799	\$470,280	\$577,117	37.75
82	FIDELITY AND GUARANTY INSURANCE COMPANY	0.29	\$1,606,090	\$1,637,160	\$960,661	\$1,523,767	93.07
83	TRUCK INSURANCE EXCHANGE	0.29	\$1,577,805	\$2,010,499	\$1,881,793	\$1,940,053	96.50
84	COLUMBIA NATIONAL INSURANCE COMPANY	0.29	\$1,566,009	\$1,519,232	\$772,273	\$951,456	62.63
85	AMERISURE INSURANCE COMPANY	0.28	\$1,542,908	\$1,475,277	\$920,402	\$1,857,819	125.93
86	SECURA INSURANCE A MUTUAL COMPANY	0.28	\$1,534,034	\$1,714,728	\$693,739	\$556,628	32.46
87	RISCORP NATIONAL INSURANCE COMPANY	0.28	\$1,520,856	\$2,448,813	\$878,222	\$1,592,550	65.03
88	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.27	\$1,496,677	\$1,584,166	\$811,513	\$63,006	3.98
89	UNIVERSAL UNDERWRITERS INS CO	0.27	\$1,488,037	\$1,488,037	\$554,827	\$522,035	35.08
90	GRINNELL MUTUAL REINSURANCE COMPANY	0.27	\$1,478,803	\$1,446,636	\$561,943	\$1,072,902	74.17
91	ROYAL INDEMNITY COMPANY	0.26	\$1,398,570	\$1,117,650	\$627,913	\$1,416,997	126.78
92	CASUALTY RECIPROCAL EXCHANGE	0.25	\$1,393,948	\$1,382,562	\$332,993	\$142,502	10.31
93	GENERAL CASUALTY CO OF WISCONSIN	0.25	\$1,354,900	\$1,368,539	\$780,914	\$959,947	70.14
94	ULICO CASUALTY COMPANY	0.24	\$1,335,416	\$1,323,522	\$482,767	\$1,919,272	145.01
95	SAFECO INSURANCE CO OF AMERICA	0.24	\$1,318,768	\$1,257,100	\$604,064	\$1,705,938	135.70
96	TIG INDEMNITY COMPANY	0.23	\$1,242,953	\$1,243,481	\$414,377	\$1,085,571	87.30
97	NORTH RIVER INSURANCE COMPANY THE	0.22	\$1,181,535	\$680,913	\$256,008	\$594,651	87.33
98	CAMDEN FIRE INSURANCE ASSOCIATION	0.22	\$1,178,545	\$890,260	\$280,414	\$561,528	63.07
99	FIDELITY & GUARANTY INS UNDERWRITERS	0.21	\$1,159,064	\$912,377	\$672,843	\$216,070	23.68
100	ARGONAUT GREAT CENTRAL INSURANCE CO	0.21	\$1,149,544	\$1,084,626	\$501,762	\$476,257	43.91
101	UNITED STATES FIRE INSURANCE CO	0.21	\$1,136,316	\$676,314	\$600,181	\$614,514	90.86
102	NORTHERN INSURANCE CO OF NEW YORK	0.21	\$1,135,523	\$1,231,229	\$642,967	\$432,218	35.10
103	INSURANCE COMPANY OF NORTH AMERICA	0.21	\$1,133,173	\$1,152,580	\$607,940	\$726,513	63.03
104	REGENT INSURANCE COMPANY	0.21	\$1,132,027	\$1,004,195	\$467,646	\$731,865	72.88
105	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20	\$1,105,741	\$1,301,111	\$794,954	\$273,602	21.03
106	NATIONWIDE AGRIBUSINESS INS CO	0.20	\$1,100,572	\$1,161,672	\$808,743	\$516,205	44.44
107	PACIFIC INDEMNITY COMPANY	0.20	\$1,089,539	\$895,279	\$315,370	\$635,843	71.02
108	NEW HAMPSHIRE INSURANCE COMPANY	0.20	\$1,080,953	\$363,213	\$59,793	\$176,414	48.57
109	SECURITY INSURANCE CO OF HARTFORD	0.18	\$999,642	\$1,142,410	\$934,821	(\$122,661)	-10.74
110	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18	\$969,467	\$978,706	\$219,564	\$296,606	30.31
111	AMERICAN ZURICH INSURANCE COMPANY	0.18	\$964,739	\$1,107,287	\$969,223	\$874,609	78.99
112	NORTHERN ASSURANCE CO OF AMERICA	0.17	\$954,568	\$1,095,366	\$445,807	\$1,257,124	114.77
113	PREFERRED RISK MUTUAL INSURANCE CO	0.17	\$922,062	\$1,059,193	\$654,111	\$520,678	49.16
114	CINCINNATI INS CO THE	0.17	\$915,576	\$788,194	\$394,486	\$517,099	65.61
115	AMCO INSURANCE COMPANY	0.16	\$880,864	\$876,491	\$395,248	\$427,247	48.75
116	AMERICAN ECONOMY INSURANCE COMPANY	0.16	\$863,591	\$962,630	\$655,277	\$873,410	90.73
117	CASUALTY INSURANCE CO	0.16	\$862,703	\$464,966	\$183,880	\$687,945	147.96
118	ELECTRIC INSURANCE COMPANY	0.16	\$861,528	\$861,369	\$523,436	\$878,556	102.00
119	VIRGINIA SURETY COMPANY INC	0.16	\$851,903	\$680,173	\$115,138	\$182,251	26.79
120	RELIANCE NATIONAL INSURANCE COMPANY	0.15	\$819,237	\$430,589	\$64,126	\$192,908	44.80
121	AIU INSURANCE COMPANY	0.15	\$811,834	\$1,153,342	\$591,094	\$1,621,098	140.56
122	HANOVER INSURANCE COMPANY THE	0.15	\$802,286	\$1,343,601	\$685,192	\$604,819	45.01
123	GENERAL INSURANCE CO OF AMERICA	0.15	\$799,174	\$1,055,771	\$1,052,670	\$1,823,690	172.74
124	BITUMINOUS FIRE AND MARINE INS CO	0.13	\$721,570	\$693,381	\$148,160	\$264,913	38.21
125	FAIRMONT INSURANCE COMPANY	0.13	\$717,508	\$448,389	\$56,989	\$336,750	75.10
126	TRI STATE INSURANCE CO OF MINNESOTA	0.13	\$710,983	\$664,922	\$115,836	\$227,050	34.15
127	AMERICAN GUARANTEE & LIABILITY INS CO	0.13	\$698,930	\$590,886	\$240,418	(\$353,269)	-59.79
128	LINCOLN GENERAL INSURANCE CO	0.12	\$640,303	\$558,118	\$107,658	\$167,265	29.97
129	LUMBER MUTUAL INSURANCE COMPANY	0.12	\$631,579	\$698,092	\$467,067	\$769,443	110.22
130	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.11	\$628,800	\$622,073	\$170,570	\$506,666	81.45

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	BANKERS STANDARD INSURANCE COMPANY	0.11	\$628,584	\$574,643	\$131,751	\$423,043	73.62
132	AMERICAN ALLIANCE INSURANCE COMPANY	0.11	\$617,856	\$162,423	\$1,340	\$39,018	24.02
133	FIRST LIBERTY INSURANCE CORP THE	0.11	\$609,521	\$1,018,717	\$906,793	\$479,845	47.10
134	HOUSTON GENERAL INS CO	0.11	\$605,453	\$570,136	\$139,082	\$452,394	79.35
135	FARMLAND MUTUAL INSURANCE COMPANY	0.10	\$566,602	\$417,919	\$55,610	\$209,620	50.16
136	VALLEY FORGE INSURANCE COMPANY	0.10	\$554,709	\$554,566	\$129,561	\$127,080	22.92
137	JOHN DEERE INSURANCE COMPANY	0.10	\$534,613	\$675,592	\$1,333,299	\$1,278,314	189.21
138	ASSURANCE COMPANY OF AMERICA	0.09	\$507,200	\$547,186	\$360,627	\$831,344	151.93
139	AMERICAN NATIONAL FIRE INSURANCE CO	0.09	\$502,068	\$803,045	\$206,910	(\$295,290)	-36.77
140	FIRST NATIONAL INS CO OF AMERICA	0.09	\$501,755	\$486,691	\$101,888	\$56,421	11.59
141	CREDIT GENERAL INS CO	0.09	\$478,910	\$478,910	\$184,568	\$247,470	51.67
142	GENERAL CASUALTY CO OF ILLINOIS	0.08	\$451,397	\$468,941	\$130,492	\$180,785	38.55
143	CITIZENS SECURITY MUTUAL INS CO	0.08	\$450,993	\$405,734	\$110,037	\$304,733	75.11
144	AMERICAN INTERSTATE INS CO	0.08	\$435,821	\$366,651	\$176,181	\$420,119	114.58
145	FIDELITY AND DEPOSIT CO MARYLAND	0.08	\$424,036	\$555,898	\$399,808	\$1,047,610	188.45
146	AMERICAN AUTOMOBILE INSURANCE CO	0.08	\$410,751	\$525,894	\$798,323	\$352,181	66.97
147	BROTHERHOOD MUTUAL INSURANCE CO	0.07	\$406,693	\$402,963	\$149,582	\$258,666	64.19
148	LUMBERMENS UNDERWRITING ALLIANCE	0.07	\$397,904	\$324,493	\$102,577	\$970,013	298.93
149	SAGAMORE INSURANCE COMPANY	0.07	\$386,909	\$162,293	\$8,726	\$66,243	40.82
150	NATIONAL AMERICAN INSURANCE COMPANY	0.07	\$382,596	\$288,491	\$804,177	\$370,780	128.52
151	CENTENNIAL INSURANCE COMPANY	0.07	\$372,175	\$366,879	\$95,007	\$76,854	20.95
152	MARYLAND CASUALTY COMPANY	0.07	\$371,512	\$467,842	\$1,082,914	\$213,752	45.69
153	PENNSYLVANIA GENERAL INSURANCE CO	0.07	\$371,337	\$369,873	\$257,260	\$230,586	62.34
154	ZENITH INSURANCE COMPANY	0.07	\$368,321	\$347,828	\$72,016	\$175,640	50.50
155	INDUSTRIAL INDEMNITY COMPANY	0.07	\$365,473	(\$1,802,401)	\$1,187,816	\$2,290	-0.13
156	ARGONAUT MIDWEST INSURANCE COMPANY	0.06	\$354,674	\$130,497	\$1,321,159	\$25,518	19.55
157	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.06	\$353,349	\$307,457	\$109,113	\$100,844	32.80
158	STAR INSURANCE COMPANY	0.06	\$339,915	\$273,567	\$145,173	\$97,008	35.46
159	ASSOCIATED INDEMNITY CORPORATION	0.06	\$327,471	\$325,318	\$529,411	(\$1,038,505)	-319.23
160	FLORISTS MUTUAL INSURANCE COMPANY	0.06	\$320,960	\$366,275	\$207,227	\$267,940	73.15
161	CUMIS INSURANCE SOCIETY INC	0.06	\$320,104	\$318,346	\$163,963	\$201,662	63.35
162	AMERICAN HOME ASSURANCE COMPANY	0.06	\$318,819	\$601,875	(\$511,319)	(\$1,083,223)	-179.97
163	NN INSURANCE COMPANY	0.06	\$315,749	\$272,744	\$149,911	\$379,232	139.04
164	CHUBB INDEMNITY INSURANCE COMPANY	0.06	\$310,804	\$318,724	\$84,752	\$376,953	118.27
165	NORTHWESTERN NATIONAL CASUALTY CO	0.05	\$293,797	\$383,287	\$104,407	\$136,478	35.61
166	WEST AMERICAN INSURANCE COMPANY	0.05	\$288,591	\$255,108	\$84,093	\$121,772	47.73
167	GREAT NORTHERN INSURANCE COMPANY	0.05	\$288,335	\$168,944	\$56,366	\$512,949	303.62
168	POTOMAC INSURANCE CO OF ILLINOIS	0.05	\$273,821	\$451,726	\$212,261	\$372,066	82.37
169	YASUDA FIRE & MARINE INS CO OF AMER TH	0.05	\$267,299	\$274,207	\$183,049	\$93,220	34.00
170	SUMITOMO MARINE & FIRE INS CO LTD	0.05	\$257,165	\$262,399	\$79,986	\$141,607	53.97
171	ST PAUL MERCURY INSURANCE COMPANY	0.04	\$217,237	\$206,497	\$105,095	\$43,551	21.09
172	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.04	\$216,988	\$151,200	\$18,045	\$106,117	70.18
173	GRAIN DEALERS MUTUAL INSURANCE CO	0.04	\$208,754	\$246,323	\$325,367	(\$131,157)	-53.25
174	SAFEGUARD INSURANCE COMPANY	0.04	\$206,444	\$269,415	\$38,385	\$277,064	102.84
175	EMCASCO INSURANCE COMPANY	0.04	\$204,439	\$181,290	\$83,961	\$31,234	17.23
176	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04	\$199,965	(\$591,327)	\$190,024	\$915,062	-154.75
177	GREAT AMERICAN INSURANCE COMPANY	0.03	\$188,978	\$166,605	\$147,743	\$93,741	56.27
178	EMPLOYERS FIRE INSURANCE COMPANY	0.03	\$185,031	\$115,591	\$71,373	\$97,323	84.20
179	ST PAUL PROPERTY & CASUALTY INS CO	0.03	\$184,955	\$184,882	\$36,581	(\$63,367)	-34.27
180	STATEWIDE INSURANCE COMPANY	0.03	\$180,855	\$224,929	\$137,476	\$257,020	114.27
181	NATIONAL FARMERS UNION STANDARD INS CO	0.03	\$180,242	\$223,262	\$73,313	\$46,543	20.85
182	MASSACHUSETTS BAY INS CO	0.03	\$168,569	\$250,094	\$75,438	\$180,209	72.06
183	CIGNA FIRE UNDERWRITERS INS CO	0.03	\$161,352	\$232,280	\$60,395	\$189,435	81.55
184	NATIONAL FIRE INS CO OF HARTFORD	0.03	\$145,927	\$151,082	(\$153,075)	(\$395,292)	-261.64
185	GLOBE INDEMNITY COMPANY	0.03	\$139,279	\$240,113	\$92,345	\$236,583	98.53
186	HARCO NATIONAL INSURANCE COMPANY	0.03	\$137,098	\$145,456	\$47,492	\$26	0.02
187	FIREMANS FUND INS CO OF WISCONSIN	0.02	\$124,603	\$241,664	\$95,092	(\$348,288)	-144.12
188	AMERICAN INTERNATIONAL SOUTH INS CO	0.02	\$122,494	\$40,260	\$1,628	\$31,664	78.65
189	PHICO INSURANCE COMPANY	0.02	\$111,994	(\$57,823)	\$84,152	(\$184,286)	318.71
190	EQUITY MUTUAL INSURANCE COMPANY	0.02	\$107,448	\$119,017	\$139,893	\$154,676	129.96
191	CIGNA INSURANCE COMPANY	0.02	\$100,539	\$83,897	\$5,114,798	(\$2,262,809)	-2697.13
192	AMERICAN RISK FUNDING INSURANCE COMPANY	0.02	\$99,831	\$99,831	\$0	\$21,787	21.82
193	TRAVELERS CASUALTY AND SURETY CO OF IL	0.02	\$93,364	(\$502,322)	\$130,725	(\$112,964)	22.49
194	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02	\$92,533	\$95,897	\$315,626	\$609,164	635.23
195	HIGHLANDS INSURANCE COMPANY	0.02	\$91,018	\$95,977	\$119,970	\$58,948	61.42

**1997 PROPERTY/CASUALTY INSURANCE
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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02	\$87,902	\$104,493	\$25,992	\$14,216	13.60
197	GAN NORTH AMERICAN INSURANCE CO	0.02	\$87,133	\$87,210	\$31,916	\$98,432	112.87
198	VIGILANT INSURANCE COMPANY	0.02	\$85,849	\$214,595	\$184,150	\$104,895	48.88
199	CAROLINA CASUALTY INSURANCE COMPANY	0.01	\$68,475	\$45,763	\$22,735	\$22,275	48.67
200	COMMERCIAL CASUALTY INSURANCE COMPANY	0.01	\$68,276	\$38,832	\$0	\$4,214	10.85
201	REDLAND INSURANCE COMPANY	0.01	\$67,788	\$49,215	\$7,005	\$20,861	42.39
202	UTICA MUTUAL INSURANCE COMPANY	0.01	\$64,126	\$64,849	\$73,508	(\$50,211)	-77.43
203	AMERICAN AND FOREIGN INSURANCE CO	0.01	\$63,712	\$70,196	\$145,875	\$64,405	91.75
204	RANGER INSURANCE COMPANY	0.01	\$55,762	\$77,680	\$14,641	\$16,761	21.58
205	CHRYSLER INSURANCE COMPANY	0.01	\$55,470	\$30,939	\$48,070	(\$390,935)	-1263.57
206	VALIANT INS CO	0.01	\$55,138	\$56,392	\$778,698	(\$290,788)	-515.65
207	GAN NATIONAL INSURANCE COMPANY	0.01	\$49,978	\$34,702	\$10,922	\$67,246	193.78
208	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01	\$47,542	\$73,875	\$43,196	\$171,528	232.19
209	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$47,250	\$41,148	\$16	(\$4,768)	-11.59
210	PROTECTIVE INSURANCE COMPANY	0.01	\$47,157	\$47,157	\$5,724	(\$34,011)	-72.12
211	TRAVELERS CASUALTY CO OF CT	0.01	\$45,092	\$46,147	\$7,259	\$3,854	8.35
212	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01	\$33,520	\$16,851	\$0	\$2,252	13.36
213	UNITED WISCONSIN INSURANCE COMPANY	0.01	\$30,426	\$42,893	\$5,587	\$38,118	88.87
214	SAFETY NATIONAL CASUALTY CORPORATION	0.01	\$29,417	\$29,219	\$1,092	\$7,799	26.69
215	MINNESOTA FIRE AND CASUALTY COMPANY	0.01	\$29,022	(\$16,067)	\$0	\$5,260	-32.74
216	TITAN INDEMNITY COMPANY	0.00	\$22,944	\$6,248	\$640	\$640	10.24
217	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$21,478	\$22,958	\$20,214	(\$17,361)	-75.62
218	FRONTIER INSURANCE COMPANY	0.00	\$20,227	\$8,802	\$28,483	\$131,594	1495.05
219	NORTH AMERICAN SPECIALTY INS CO	0.00	\$20,194	\$8,985	\$0	\$13,987	155.67
220	CINCINNATI INDEMNITY COMPANY INC	0.00	\$19,709	\$18,608	\$13,440	\$24,808	133.32
221	TRAVELERS CASUALTY & SUR CO OF AMERI	0.00	\$19,318	(\$113,720)	\$38,038	(\$3,825)	3.36
222	SECURITY NATIONAL INSURANCE COMPANY	0.00	\$18,317	\$6,865	\$0	\$1,407	20.50
223	TRANS PACIFIC INSURANCE COMPANY	0.00	\$18,183	\$17,534	\$336	\$15,615	89.06
224	CITIZENS INSURANCE COMPANY OF AMERICA	0.00	\$17,932	\$13,052	\$3,012	\$39,163	300.05
225	PHOENIX INSURANCE COMPANY THE	0.00	\$17,815	\$14,777	\$395	\$18,813	127.31
226	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$15,323	\$15,177	\$166,396	(\$323,234)	-2129.76
227	GROCCERS INSURANCE COMPANY	0.00	\$13,873	\$12,993	\$11,198	\$20,024	154.11
228	AMERICAN ALTERNATIVE INS CORP	0.00	\$13,098	\$4,040	\$0	\$0	0.00
229	ARGONAUT INSURANCE COMPANY	0.00	\$13,094	(\$3,400)	\$51,064	\$529,921	-15585.91
230	REPUBLIC WESTERN INS CO	0.00	\$11,468	\$11,852	\$0	\$0	0.00
231	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00	\$9,753	\$6,096	\$0	\$14,614	239.73
232	INTERCARGO INSURANCE COMPANY	0.00	\$7,739	\$8,988	\$2,314	\$6,601	73.44
233	BIRMINGHAM FIRE INS CO OF PA	0.00	\$6,977	\$20,517	\$6,453	(\$7,938)	-38.69
234	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$6,895	\$7,817	\$46,850	(\$355,130)	-4543.05
235	ALLIANZ INSURANCE COMPANY	0.00	\$6,409	\$9,012	\$414	(\$80,214)	-890.08
236	OHIO FARMERS INSURANCE CO	0.00	\$6,280	\$5,746	\$626	\$670	11.66
237	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$6,137	\$6,290	\$27,752	(\$71,828)	-1141.94
238	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$5,435	\$31,696	\$3,850	\$8,338	26.31
239	SAVERS PROPERTY & CASUALTY INS CO	0.00	\$5,314	\$4,770	\$1,077	\$1,361	28.53
240	FEDERATED RURAL ELECTRIC INS CORP	0.00	\$5,187	\$3,988	\$51,229	(\$48,852)	-1224.97
241	PETROLEUM CASUALTY COMPANY	0.00	\$4,262	\$4,262	\$280	\$280	6.57
242	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$3,620	\$1,299	\$4,389	(\$87,935)	-6769.44
243	AMERICAN FIRE & CASUALTY COMPANY	0.00	\$3,238	\$2,060	\$21,814	(\$14,424)	-700.19
244	WESTFIELD INSURANCE COMPANY	0.00	\$1,338	\$1,455	\$0	(\$15)	-1.03
245	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00	\$1,184	\$414	\$0	(\$4,371)	-1055.80
246	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$720	\$2,984	\$9,277	(\$39,309)	-1317.33
247	CIGNA INDEMNITY INSURANCE COMPANY	0.00	\$659	\$659	\$0	\$250	37.94
248	ALLSTATE INDEMNITY COMPANY	0.00	\$485	\$485	\$0	\$2,478	510.93
249	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$53	\$6,649	\$104,212	(\$374,199)	-5627.90
250	PRUDENTIAL GENERAL INS CO	0.00	\$3	\$3	\$0	(\$187)	-6233.33
251	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$64	\$119,552	(\$5,017)	-7839.06
252	AMERICAN CENTENNIAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$483,140)	N/A
253	AMERICAN HARDWARE MUTUAL INS CO	0.00	\$0	\$0	\$769	(\$11,636)	N/A
254	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
255	COLONIAL PENN INSURANCE COMPANY	0.00	\$0	\$0	\$12,158	\$120	N/A
256	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$3,044	(\$22,345)	N/A
257	CONTINENTAL WESTERN CASUALTY COMPANY	0.00	\$0	\$0	(\$26,155)	(\$150,919)	N/A
258	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$18)	N/A
259	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$347)	N/A
260	EMPIRE FIRE AND MARINE INSURANCE CO	0.00	\$0	\$0	\$0	\$4	N/A

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00	\$0	\$0	\$0	(\$12,000)	N/A
262	FARMERS ALLIANCE MUTUAL INS CO	0.00	\$0	\$0	\$385	(\$53,896)	N/A
263	FARMERS AND MERCHANTS INSURANCE CO	0.00	\$0	\$0	\$0	(\$478)	N/A
264	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$0	(\$38,242)	(\$164,448)	N/A
265	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$0	\$757	(\$37,763)	N/A
266	IGF INSURANCE COMPANY	0.00	\$0	\$0	\$5,195	\$0	N/A
267	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	(\$1,063,745)	(\$1,080,488)	N/A
268	LMI INSURANCE COMPANY	0.00	\$0	\$0	(\$240)	(\$200,666)	N/A
269	MIC PROPERTY AND CASUALTY INS CORP	0.00	\$0	\$0	\$0	(\$11,867)	N/A
270	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$66,801	(\$10,847)	N/A
271	MID CONTINENT CASUALTY COMPANY	0.00	\$0	\$0	\$66,388	\$31,015	N/A
272	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$19,808	(\$20,806)	N/A
273	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$0	\$89,978	\$590,033	N/A
274	NATIONAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$325)	N/A
275	NORTHWESTERN PACIFIC INDEMNITY CO	0.00	\$0	\$0	\$0	(\$65)	N/A
276	OCCIDENTAL FIRE & CAS CO OF NC	0.00	\$0	\$0	\$1,167	\$10,924	N/A
277	PROGRESSIVE CASUALTY INSURANCE CO	0.00	\$0	\$0	\$0	\$1,213	N/A
278	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$9,328	\$11,877	N/A
279	SHELTER MUTUAL INSURANCE CO	0.00	\$0	\$0	\$56,799	(\$118,753)	N/A
280	TRANSPORT INSURANCE COMPANY	0.00	\$0	\$0	\$32,416	\$33,812	N/A
281	TRI STATE INSURANCE COMPANY	0.00	\$0	\$0	\$564	(\$5,579)	N/A
282	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
283	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$3)	N/A
284	PEERLESS INSURANCE COMPANY	-0.00	(\$29)	(\$29)	\$0	(\$90)	310.34
285	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$48)	(\$48)	\$36,074	(\$1,421)	2960.42
286	CENTURY INDEMNITY COMPANY	-0.00	(\$119)	(\$119)	\$90,463	(\$202,115)	169844.54
287	HARTFORD INSURANCE CO OF MIDWEST THE	-0.00	(\$216)	(\$216)	\$471	(\$9,476)	4387.04
288	HARTFORD ACCIDENT & INDEMNITY CO	-0.00	(\$802)	(\$802)	\$590,635	(\$2,468,110)	307744.39
289	NORTHBROOK INDEMNITY CO	-0.00	(\$922)	\$892	\$1,142	\$16,813	1884.87
290	CAPITAL CITY INSURANCE COMPANY INC	-0.00	(\$1,603)	(\$1,603)	\$47,919	\$129,464	-8076.36
291	ATLANTIC INSURANCE COMPANY	-0.00	(\$1,702)	\$9,137	\$11,939	\$1,134	12.41
292	COREGIS INSURANCE COMPANY	-0.00	(\$3,127)	(\$3,127)	\$18,046	\$505,392	-16162.20
293	ILLINOIS NATIONAL INSURANCE COMPANY	-0.00	(\$13,113)	\$639,351	\$305,283	\$568,653	88.94
294	MARKEL INSURANCE COMPANY	-0.00	(\$13,621)	\$26,586	\$7,624	(\$27,607)	-103.84
295	CIGNA PROPERTY & CASUALTY INS CO	-0.00	(\$19,045)	(\$16,936)	\$77,227	\$23,317	-137.68
296	AGRICULTURAL INSURANCE COMPANY	-0.00	(\$23,992)	\$507,301	\$153,769	\$327,245	64.51
297	KANSAS CITY FIRE & MARINE INS CO	-0.00	(\$24,459)	(\$24,459)	\$75,466	(\$70,250)	287.22
298	NORTHBROOK NATIONAL INS CO	-0.01	(\$33,681)	(\$29,851)	\$0	\$540,149	-1809.48
299	FIDELITY AND CASUALTY CO OF NY	-0.01	(\$38,495)	(\$38,495)	\$2,486,851	(\$1,855,630)	4820.44
300	STANDARD FIRE INSURANCE COMPANY	-0.01	(\$63,554)	(\$743,121)	\$99,361	(\$274,042)	36.88
301	NATIONAL LIABILITY & FIRE INS CO	-0.01	(\$67,023)	(\$67,023)	\$0	(\$3,619)	5.40
302	TIG INSURANCE COMPANY	-0.01	(\$74,389)	(\$20,258)	\$212,015	(\$347,973)	1717.71
303	FARMINGTON CASUALTY COMPANY	-0.03	(\$166,531)	(\$155,064)	\$472,435	\$261,064	-168.36
304	GULF INSURANCE COMPANY	-0.06	(\$334,048)	(\$237,850)	\$650,381	\$743,778	-312.71
305	CONTINENTAL INSURANCE COMPANY THE	-0.13	(\$737,975)	(\$752,126)	(\$554,571)	(\$8,383,619)	1114.66
306	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.25	(\$1,351,517)	(\$552,191)	\$2,189,394	\$3,151,315	-570.69
TOTAL		100.00	\$547,320,159	\$537,109,087	\$328,125,574	\$314,948,617	58.64

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	9.19	\$25,302,092	\$24,834,349	\$6,728,961	\$8,329,223	33.54
2	AMERICAN AUTOMOBILE INSURANCE CO	7.59	\$20,907,764	\$20,783,775	\$3,155,954	\$23,253,069	111.88
3	RELIANCE INSURANCE COMPANY	6.77	\$18,636,726	\$19,784,571	\$9,475,879	\$11,633,400	58.80
4	GRANITE STATE INSURANCE COMPANY	5.27	\$14,510,806	\$14,511,148	\$0	\$5,763,988	39.72
5	CONTINENTAL CASUALTY COMPANY	5.08	\$13,997,273	\$30,416,456	\$5,388,557	\$11,260,505	37.02
6	STATE FARM FIRE AND CASUALTY CO	2.90	\$7,973,571	\$7,609,693	\$3,658,569	\$2,716,847	35.70
7	TRAVELERS INDEMNITY CO OF ILLINOIS	2.52	\$6,947,158	\$1,562,435	\$1,523,860	\$3,118,299	199.58
8	TRAVELERS INDEMNITY COMPANY	2.06	\$5,677,676	\$3,210,162	\$4,758,181	\$7,601,024	236.78
9	ZURICH INSURANCE COMPANY	2.01	\$5,534,550	\$5,096,264	(\$62,632)	\$1,304,201	25.59
10	AMERICAN STATES INSURANCE COMPANY	1.84	\$5,076,935	\$5,123,585	\$686,180	\$2,617,615	51.09
11	GUARANTY NATIONAL INSURANCE COMPANY	1.69	\$4,666,167	\$3,942,877	\$432,642	\$2,951,549	74.86
12	SECURITY INSURANCE CO OF HARTFORD	1.53	\$4,223,638	\$4,546,554	\$723,544	\$1,405,028	30.90
13	UNITED STATES FIDELITY & GUARANTY CO	1.45	\$3,995,712	\$4,114,894	\$3,354,511	\$2,537,939	61.68
14	AMERICAN FAMILY MUTUAL INS CO	1.36	\$3,757,903	\$3,612,753	\$5,351,804	\$7,161,809	198.24
15	ST PAUL FIRE & MARINE INSURANCE CO	1.27	\$3,483,332	\$4,136,892	\$4,101,927	\$136,280	3.29
16	SHELTER MUTUAL INSURANCE CO	1.26	\$3,465,105	\$3,404,582	\$1,119,143	\$2,341,894	68.79
17	TIG INSURANCE COMPANY	1.20	\$3,316,030	\$3,518,039	\$1,175,408	(\$950,812)	-27.03
18	ST PAUL MERCURY INSURANCE COMPANY	1.20	\$3,291,168	\$3,416,556	\$1,922,657	\$1,936,510	56.68
19	FEDERATED MUTUAL INSURANCE COMPANY	1.15	\$3,169,801	\$3,345,121	\$953,828	\$1,452,093	43.41
20	EMPLOYERS REINSURANCE CORPORATION	1.13	\$3,116,390	\$3,289,414	\$8,246,817	\$8,241,335	250.54
21	TRANSCONTINENTAL INSURANCE COMPANY	1.09	\$2,991,434	\$2,565,519	\$482,532	\$1,673,233	65.22
22	UNITED FIRE AND CASUALTY COMPANY	1.03	\$2,838,842	\$2,752,024	\$838,602	\$2,781,542	101.07
23	UNITED STATES FIRE INSURANCE CO	0.99	\$2,729,970	\$2,474,473	\$352,092	(\$1,291,701)	-52.20
24	CIGNA INSURANCE COMPANY	0.96	\$2,633,638	\$2,250,536	\$292,682	\$1,925,137	85.54
25	CINCINNATI INS CO THE	0.91	\$2,512,223	\$2,368,779	\$134,635	\$1,441,097	60.84
26	UNIVERSAL UNDERWRITERS INS CO	0.89	\$2,441,444	\$2,443,581	\$828,245	\$781,842	32.00
27	NATIONAL SURETY CORPORATION	0.76	\$2,085,987	\$1,986,804	\$14,312,593	\$15,986,468	804.63
28	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.75	\$2,070,262	\$1,928,157	\$35,922	\$356,035	18.47
29	AMERICAN ZURICH INSURANCE COMPANY	0.68	\$1,881,530	\$1,656,583	\$254,003	\$904,608	54.61
30	FIREMANS FUND INSURANCE COMPANY	0.67	\$1,846,900	\$1,970,729	\$868,604	\$2,775,969	140.86
31	ROYAL INSURANCE COMPANY OF AMERICA	0.66	\$1,827,970	\$1,041,775	\$174,256	\$56,584	5.43
32	TWIN CITY FIRE INS CO	0.66	\$1,809,436	\$1,834,557	\$1,114,568	(\$2,590,783)	-141.22
33	TRAVELERS INDEMNITY CO OF AMERICA	0.65	\$1,786,951	\$1,306,436	\$430,770	\$783,235	59.95
34	HAWKEYE SECURITY INSURANCE COMPANY	0.64	\$1,765,165	\$1,856,402	\$841,343	\$485,552	26.16
35	LIBERTY MUTUAL INSURANCE COMPANY	0.64	\$1,753,024	\$1,741,554	\$3,192,882	(\$75,999)	-4.36
36	TRAVELERS CASUALTY & SUR CO OF AMERI	0.63	\$1,743,571	\$1,409,713	\$144,030	\$106,073	7.52
37	STATE AUTO PROPERTY & CASUALTY INS CO	0.63	\$1,733,464	\$1,650,841	\$231,432	\$1,363,080	82.57
38	GRINNELL MUTUAL REINSURANCE COMPANY	0.61	\$1,692,901	\$1,636,956	\$689,429	\$955,145	58.35
39	EMPLOYERS MUTUAL CASUALTY COMPANY	0.60	\$1,640,887	\$1,586,274	\$1,201,041	\$1,422,495	89.68
40	NATIONAL CASUALTY COMPANY	0.59	\$1,624,108	\$1,629,851	\$719,242	\$92,801	5.69
41	TRAVELERS CASUALTY AND SURETY CO	0.58	\$1,589,017	\$2,387,733	\$14,146,841	\$8,628,541	361.37
42	CONTINENTAL WESTERN INSURANCE CO	0.57	\$1,582,360	\$1,562,454	\$266,221	\$356,382	22.81
43	AMERICAN ALTERNATIVE INS CORP	0.56	\$1,547,559	\$1,327,355	\$5,624	\$295,911	22.29
44	TRANSPORTATION INSURANCE COMPANY	0.55	\$1,526,077	\$1,289,453	\$972,663	(\$222,148)	-17.23
45	GENERAL ACCIDENT INS CO OF AMERICA	0.54	\$1,497,767	\$1,289,272	\$1,264,471	\$497,601	38.60
46	CAMERON MUTUAL INSURANCE COMPANY	0.53	\$1,470,521	\$1,503,830	\$1,600,900	\$1,603,632	106.64
47	UNITED SECURITY INSURANCE COMPANY	0.53	\$1,464,055	\$1,384,115	\$350,065	\$407,702	29.46
48	OHIO CASUALTY INSURANCE COMPANY	0.53	\$1,446,386	\$1,378,040	\$255,666	\$388,353	28.18
49	FRONTIER INSURANCE COMPANY	0.52	\$1,435,470	\$1,447,811	\$43,455	\$507,387	35.05
50	ROYAL INDEMNITY COMPANY	0.50	\$1,378,101	\$1,316,628	\$75,167	\$368,252	27.97
51	BENCHMARK INSURANCE COMPANY	0.47	\$1,283,934	\$956,310	\$147,423	\$1,162,845	121.60
52	FEDERATED RURAL ELECTRIC INS CORP	0.45	\$1,250,497	\$1,331,821	\$1,154,078	\$127,433	9.57
53	AMERICAN NATIONAL FIRE INSURANCE CO	0.44	\$1,199,730	\$879,730	\$200	\$56,682	6.44
54	GREAT AMERICAN INSURANCE COMPANY	0.42	\$1,161,710	\$1,207,230	\$7,967	(\$91,779)	-7.60
55	SAFECO INSURANCE CO OF AMERICA	0.41	\$1,136,173	\$1,061,673	\$59,430	\$589,942	55.57
56	FIRST FINANCIAL INSURANCE COMPANY	0.41	\$1,128,506	\$1,058,629	\$130,120	\$230,667	21.79
57	COMMERCIAL UNION INSURANCE COMPANY	0.40	\$1,096,717	\$1,126,267	\$50,244	\$496,577	44.09
58	LUMBERMENS MUTUAL CASUALTY CO	0.39	\$1,078,587	\$967,946	\$643,945	\$444,362	45.91
59	MICHIGAN MUTUAL INSURANCE COMPANY	0.38	\$1,056,846	\$1,048,880	\$374,358	(\$302,889)	-28.88
60	COMMERCE AND INDUSTRY INSURANCE CO	0.38	\$1,039,040	\$905,487	\$496,357	\$163,712	18.08
61	FARMERS INSURANCE EXCHANGE	0.37	\$1,030,737	\$1,010,132	\$1,176,120	\$1,632,703	161.63
62	GENESIS INSURANCE COMPANY	0.37	\$1,020,728	\$952,508	\$0	\$229,000	24.04
63	ARGONAUT MIDWEST INSURANCE COMPANY	0.37	\$1,008,410	\$373,477	\$3,233	\$226,919	60.76
64	KANSAS BANKERS SURETY COMPANY THE	0.36	\$983,929	\$1,001,011	\$272,385	\$136,605	13.65
65	GULF INSURANCE COMPANY	0.32	\$891,186	\$652,099	\$260,188	\$41,442	6.36

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	MUTUAL SERVICE CASUALTY INSURANCE CO	0.30	\$834,858	\$646,514	(\$71,298)	(\$46,316)	-7.16
67	ST PAUL PROPERTY & CASUALTY INS CO	0.30	\$833,297	\$738,326	\$44,617	\$592,614	80.26
68	COLUMBIA MUTUAL INSURANCE CO	0.30	\$829,607	\$808,248	\$272,279	\$388,938	48.12
69	LIBERTY INSURANCE CORPORATION	0.30	\$826,031	\$996,989	\$638,719	\$67,314	6.75
70	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.30	\$825,861	\$698,021	\$388,064	(\$4,002,206)	-573.36
71	INSURANCE COMPANY OF NORTH AMERICA	0.30	\$819,311	\$707,440	\$136,870	\$455,136	64.34
72	PHILADELPHIA INDEMNITY INSURANCE CO	0.30	\$816,347	\$785,436	\$76,500	\$110,300	14.04
73	SAVERS PROPERTY & CASUALTY INS CO	0.30	\$812,384	\$1,129,484	\$62,250	\$182,591	16.17
74	GREAT WEST CASUALTY COMPANY	0.29	\$794,373	\$800,065	\$33,500	\$127,500	15.94
75	MISSOURI HOSPITAL PLAN	0.29	\$788,641	\$788,641	\$150,787	(\$773,416)	-98.07
76	RLI INSURANCE COMPANY	0.28	\$777,473	\$672,929	\$40,000	\$187,184	27.82
77	NEW HAMPSHIRE INSURANCE COMPANY	0.27	\$739,206	\$341,460	\$3,799,450	\$3,847,986	1126.92
78	AMERICAN GUARANTEE & LIABILITY INS CO	0.27	\$734,190	\$669,828	\$10,000	\$415,168	61.98
79	TRUCK INSURANCE EXCHANGE	0.26	\$727,413	\$735,744	(\$41,977)	\$94,022	12.78
80	PREFERRED RISK MUTUAL INSURANCE CO	0.26	\$723,732	\$701,028	\$150	\$11,671	1.66
81	CAPITOL INDEMNITY CORPORATION	0.26	\$716,463	\$602,861	\$51,054	\$227,374	37.72
82	BITUMINOUS CASUALTY CORPORATION	0.26	\$716,286	\$685,932	\$2,057,810	\$1,065,803	155.38
83	ULICO CASUALTY COMPANY	0.26	\$704,157	\$740,766	\$0	(\$147,977)	-19.98
84	ALLIED MUTUAL INS CO	0.26	\$702,763	\$671,316	\$47,955	\$122,440	18.24
85	AMERICAN ALLIANCE INSURANCE COMPANY	0.25	\$677,060	\$829,056	\$15,000	(\$63,851)	-7.70
86	UTICA MUTUAL INSURANCE COMPANY	0.23	\$632,041	\$568,227	\$65,556	\$205,485	36.16
87	COLONIA INSURANCE COMPANY	0.23	\$619,927	\$664,001	\$776,031	\$1,146	0.17
88	SENTRY INSURANCE A MUTUAL COMPANY	0.22	\$608,323	\$604,650	\$9,489	\$71,842	11.88
89	CHICAGO INSURANCE COMPANY	0.21	\$585,530	\$599,787	\$113,938	(\$3,705,416)	-617.79
90	OLD REPUBLIC INSURANCE COMPANY	0.21	\$574,169	\$692,358	\$91,807	\$1,932,543	279.12
91	WAUSAU UNDERWRITERS INS CO	0.21	\$565,497	\$447,393	\$37,668	(\$272,438)	-60.89
92	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20	\$561,689	\$616,520	\$270,443	\$505,762	82.03
93	TRI STATE INSURANCE CO OF MINNESOTA	0.20	\$558,815	\$494,442	\$60,313	\$157,667	31.89
94	GENERAL INSURANCE CO OF AMERICA	0.20	\$558,484	\$469,274	\$33,984	(\$91,992)	-19.60
95	AMERICAN FAMILY HOME INSURANCE CO	0.20	\$552,201	\$582,462	\$226,262	(\$1,431,184)	-245.71
96	VIGILANT INSURANCE COMPANY	0.20	\$542,732	\$567,332	\$295,000	(\$19,801)	-3.49
97	PENNSYLVANIA GENERAL INSURANCE CO	0.20	\$542,496	\$524,660	\$208,976	\$142,793	27.22
98	AMERICAN FIRE & CASUALTY COMPANY	0.20	\$540,061	\$584,029	\$69,394	\$165,975	28.42
99	JOHN DEERE INSURANCE COMPANY	0.20	\$539,014	\$618,929	\$150,022	\$31,498	5.09
100	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.18	\$506,255	\$486,117	\$475,195	\$414,081	85.18
101	HARTFORD FIRE INSURANCE COMPANY	0.18	\$499,317	\$674,816	\$116,936	(\$1,301,147)	-192.82
102	NOBEL INSURANCE COMPANY	0.18	\$493,547	\$406,455	\$0	(\$54,297)	-13.36
103	FIDELITY AND DEPOSIT CO MARYLAND	0.18	\$487,353	\$503,200	(\$4,116)	(\$66,866)	-13.29
104	AMERICAN CASUALTY CO OF READING PA	0.17	\$481,097	\$622,991	\$635,794	(\$4,267,600)	-685.02
105	AMERICAN HOME ASSURANCE COMPANY	0.17	\$475,760	\$597,079	\$67,436	(\$524,808)	-87.90
106	STATE AUTOMOBILE MUTUAL INS CO	0.17	\$465,574	\$440,285	\$285,129	\$814,023	184.89
107	CONTINENTAL INSURANCE COMPANY THE	0.17	\$456,306	\$739,805	\$418,200	(\$498,515)	-67.38
108	CONNECTICUT INDEMNITY COMPANY THE	0.16	\$450,138	\$434,631	\$19,225	\$512,962	118.02
109	BCS INSURANCE COMPANY	0.14	\$395,534	\$369,470	\$0	\$875,404	236.94
110	WEST AMERICAN INSURANCE COMPANY	0.14	\$391,611	\$473,785	\$180,185	\$322,877	68.15
111	FIDELITY AND GUARANTY INSURANCE COMPANY	0.14	\$381,460	\$239,485	\$5,873	\$144,576	60.37
112	CUMIS INSURANCE SOCIETY INC	0.13	\$369,439	\$152,201	\$0	\$82,109	53.95
113	CHURCH MUTUAL INSURANCE COMPANY	0.13	\$359,264	\$366,173	\$632	(\$18,260)	-4.99
114	PACIFIC INDEMNITY COMPANY	0.12	\$331,712	\$327,242	\$0	(\$8,537)	-2.61
115	RELIANCE NATIONAL INDEMNITY COMPANY	0.12	\$328,251	\$1,365,255	\$362,774	\$1,790,942	131.18
116	GENERAL CASUALTY CO OF WISCONSIN	0.12	\$323,548	\$321,813	\$59,331	\$164,992	51.27
117	ALLSTATE INSURANCE COMPANY	0.11	\$313,319	\$308,267	\$13,814	(\$20,690,940)	-6712.02
118	RANGER INSURANCE COMPANY	0.11	\$311,672	\$332,654	\$4,138	(\$10,897)	-3.28
119	AMERICAN MOTORISTS INSURANCE CO	0.11	\$308,823	\$315,987	\$920,657	(\$421,792)	-133.48
120	FIREMANS FUND INS CO OF WISCONSIN	0.11	\$302,433	\$466,539	\$80,000	\$605,583	129.80
121	NATIONWIDE MUTUAL INSURANCE COMPANY	0.11	\$296,510	\$256,716	\$471,130	(\$411,588)	-160.33
122	ST PAUL GUARDIAN INSURANCE COMPANY	0.11	\$291,363	\$286,866	\$946	\$37,849	13.19
123	SECURA INSURANCE A MUTUAL COMPANY	0.10	\$283,621	\$265,779	\$53,955	\$53,133	19.99
124	LEGION INSURANCE COMPANY	0.10	\$283,076	\$192,243	\$0	(\$95,326)	-49.59
125	FARMERS ALLIANCE MUTUAL INS CO	0.10	\$275,326	\$257,157	\$83,337	\$151,441	58.89
126	WAUSAU BUSINESS INSURANCE COMPANY	0.10	\$272,403	\$340,378	\$28,085	\$75,471	22.17
127	FOREMOST SIGNATURE INSURANCE COMPANY	0.10	\$268,512	\$272,715	\$34,881	\$286,093	104.91
128	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.10	\$266,500	\$156,396	\$0	\$60,841	38.80
129	PENN AMERICA INS CO	0.09	\$258,727	\$254,280	\$26,060	\$155,931	61.32
130	AGRICULTURAL INSURANCE COMPANY	0.09	\$255,384	\$370,333	\$5,770	\$1,076,138	290.59

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	CREDIT GENERAL INS CO	0.09	\$250,131	\$238,586	\$0	(\$5,170)	-2.17
132	MARKEL AMERICAN INSURANCE COMPANY	0.09	\$237,135	\$191,763	\$2,218	\$13,626	7.11
133	CIGNA PROPERTY & CASUALTY INS CO	0.09	\$236,702	\$230,086	\$647,131	\$698,916	303.76
134	VANLINER INSURANCE COMPANY	0.08	\$232,850	\$232,850	\$52,461	(\$16,238)	-6.97
135	CENTENNIAL INSURANCE COMPANY	0.08	\$231,910	\$232,777	\$11,506	\$89,953	38.64
136	CHARTER OAK FIRE INSURANCE CO THE	0.08	\$231,679	\$270,990	\$284,005	\$408,127	150.61
137	TITAN INDEMNITY COMPANY	0.08	\$225,034	\$224,881	\$15,738	\$88,967	39.56
138	NORTHLAND INSURANCE COMPANY	0.08	\$220,180	\$256,699	\$112,543	\$180,099	70.16
139	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.08	\$218,677	\$983,132	\$15,890	\$1,818,109	184.93
140	LIBERTY MUTUAL FIRE INSURANCE CO	0.08	\$215,958	\$317,981	\$1,671,884	\$158,405	49.82
141	AUTO OWNERS INSURANCE CO MUTUAL	0.08	\$209,238	\$212,398	\$1,212	\$68,969	32.47
142	COREGIS INSURANCE COMPANY	0.08	\$207,395	\$205,559	\$100,000	(\$339,624)	-165.22
143	PROGRESSIVE NORTHWESTERN INS CO	0.07	\$205,444	\$196,610	(\$1,436)	\$40,781	20.74
144	PHICO INSURANCE COMPANY	0.07	\$202,877	\$282,372	\$176,461	\$209,100	74.05
145	NORTHWESTERN NATIONAL CASUALTY CO	0.07	\$202,598	\$215,598	\$34,609	\$105,525	48.95
146	ALLIANZ INSURANCE COMPANY	0.07	\$199,423	\$16,743	\$150,016	(\$44,322)	-264.72
147	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07	\$194,439	\$172,125	\$2,000,000	(\$66,416)	-38.59
148	WESTCHESTER FIRE INSURANCE COMPANY	0.07	\$191,816	\$286,289	\$0	\$110,602	38.63
149	HOUSTON GENERAL INS CO	0.07	\$190,031	\$214,026	\$99,692	\$85,364	39.88
150	AMERICAN INSURANCE COMPANY THE	0.07	\$189,793	\$318,013	\$2,349	(\$630,536)	-198.27
151	NATIONAL FARMERS UNION STANDARD INS CO	0.07	\$186,166	\$212,773	\$3,302	(\$14,371)	-6.75
152	POTOMAC INSURANCE CO OF ILLINOIS	0.07	\$186,106	\$226,947	\$11,068	\$70,669	31.14
153	FOREMOST INSURANCE CO	0.07	\$184,928	\$200,754	\$42,085	\$153,045	76.24
154	HARTFORD CASUALTY INS CO	0.07	\$181,838	\$130,493	\$43,364	(\$297,057)	-227.64
155	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.07	\$180,622	\$179,992	\$3,249	\$111,631	62.02
156	HARCO NATIONAL INSURANCE COMPANY	0.06	\$176,999	\$149,394	\$910,000	\$1,023,348	685.00
157	WESTERN SURETY COMPANY	0.06	\$176,035	\$181,658	\$24,521	\$42,825	23.57
158	HORACE MANN INSURANCE COMPANY	0.06	\$169,077	\$162,175	\$3,220	\$34,882	21.51
159	ATLANTIC MUTUAL INSURANCE COMPANY	0.06	\$164,808	\$141,441	\$1,524	\$67,447	47.69
160	T H E INSURANCE COMPANY	0.06	\$163,167	\$167,202	\$46,600	\$37,789	22.60
161	FAIRMONT INSURANCE COMPANY	0.06	\$161,649	\$151,943	\$33,928	\$78,546	51.69
162	UNDERWRITERS INSURANCE COMPANY	0.06	\$155,182	\$145,334	\$0	\$63,764	43.87
163	GREAT NORTHERN INSURANCE COMPANY	0.06	\$154,337	\$128,843	\$0	(\$3,359)	-2.61
164	GERLING AMERICA INSURANCE COMPANY	0.06	\$152,088	\$256,116	\$8,000	(\$174,111)	-67.98
165	INSURANCE COMPANY OF THE WEST	0.06	\$152,033	\$188,717	\$0	(\$34,442)	-18.25
166	NORTH RIVER INSURANCE COMPANY THE	0.05	\$147,108	\$178,128	\$15,450	\$393,345	220.82
167	PROGRESSIVE CASUALTY INSURANCE CO	0.05	\$142,551	\$115,137	\$405,447	\$2,153,908	1870.73
168	MARKEL INSURANCE COMPANY	0.05	\$142,049	\$164,030	\$8,446	(\$26,460)	-16.13
169	YASUDA FIRE & MARINE INS CO OF AMER TH	0.05	\$139,351	\$164,381	\$680	\$37,505	22.82
170	UNION INSURANCE CO	0.05	\$138,494	\$132,851	\$0	(\$3)	-0.00
171	FARMERS AND MERCHANTS INSURANCE CO	0.05	\$132,768	\$203,371	\$12,781	(\$57,254)	-28.15
172	CLARENDON NATIONAL INS CO	0.04	\$122,831	\$140,443	\$0	\$27,698	19.72
173	SEABOARD SURETY COMPANY	0.04	\$122,200	\$233,565	\$39,969	(\$44,910)	-19.23
174	ILLINOIS NATIONAL INSURANCE COMPANY	0.04	\$121,133	\$396,025	\$90,423	\$164,190	41.46
175	GENERAL STAR NATIONAL INS CO	0.04	\$120,383	\$205,493	\$679	(\$60,321)	-29.35
176	VALLEY FORGE INSURANCE COMPANY	0.04	\$117,277	\$135,009	\$43,432	(\$1,256,702)	-930.83
177	NATIONAL FIRE INS CO OF HARTFORD	0.04	\$116,930	\$116,989	\$51,791	\$60,496	51.71
178	CALVERT INSURANCE COMPANY	0.04	\$116,605	\$107,071	\$15,928	\$24,566	22.94
179	MIC PROPERTY AND CASUALTY INS CORP	0.04	\$112,596	\$115,818	\$0	\$4,608,138	3978.78
180	MENDOTA INSURANCE COMPANY	0.04	\$111,867	\$104,433	\$17,963	\$105,648	101.16
181	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$110,894	\$116,557	\$4,541	\$73,066	62.69
182	EVEREST NATIONAL INSURANCE COMPANY	0.04	\$109,411	\$101,950	\$0	\$42,769	41.95
183	LITITZ MUTUAL INSURANCE COMPANY	0.04	\$105,116	\$100,847	\$45,007	\$30,740	30.48
184	SHELTER GENERAL INS CO	0.04	\$102,593	\$103,078	\$76,433	\$264,425	256.53
185	EMPIRE FIRE AND MARINE INSURANCE CO	0.04	\$100,888	\$86,391	\$186,729	\$139,110	161.02
186	CITIZENS SECURITY MUTUAL INS CO	0.04	\$99,656	\$80,107	\$2,225	\$50,962	63.62
187	LUMBER MUTUAL INSURANCE COMPANY	0.04	\$99,139	\$103,069	\$0	\$0	0.00
188	REGENT INSURANCE COMPANY	0.04	\$97,920	\$91,974	\$0	\$2,291	2.49
189	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$97,560	\$120,350	\$54,580	\$78,442	65.18
190	EMPLOYERS FIRE INSURANCE COMPANY	0.03	\$95,441	\$94,254	\$0	\$29,027	30.80
191	AMERICAN ECONOMY INSURANCE COMPANY	0.03	\$91,944	\$92,754	\$5,551	\$82,776	89.24
192	AUTOMOBILE INS CO OF HARTFORD CT	0.03	\$86,691	\$87,876	\$101,000	(\$29,042)	-33.05
193	NORTH AMERICAN SPECIALTY INS CO	0.03	\$86,131	\$123,902	\$39,602	(\$79,628)	-64.27
194	MID CENTURY INSURANCE COMPANY	0.03	\$78,909	\$52,327	\$2,562	(\$3,888)	-7.43
195	HANOVER INSURANCE COMPANY THE	0.03	\$77,422	\$101,153	(\$35,599)	\$93,909	92.84

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	CHRYSLER INSURANCE COMPANY	0.03	\$74,904	\$71,787	\$3,499	(\$112,409)	-156.59
197	MIDWEST MUTUAL INSURANCE CO	0.03	\$74,284	\$73,638	\$3,483	(\$3,210)	-4.36
198	INTERCARGO INSURANCE COMPANY	0.03	\$74,032	\$61,728	\$13,311	\$34,338	55.63
199	ECONOMY PREFERRED INSURANCE COMPANY	0.03	\$73,639	\$113,962	\$529	\$20,755	18.21
200	GRAIN DEALERS MUTUAL INSURANCE CO	0.03	\$71,713	\$76,498	\$17,308	(\$19,049)	-24.90
201	STAR INSURANCE COMPANY	0.03	\$71,017	\$35,021	\$0	(\$2,265)	-6.47
202	PHOENIX INSURANCE COMPANY THE	0.03	\$69,138	\$18,423	\$0	\$26,443	143.53
203	FOREMOST PROPERTY AND CASUALTY INS CO	0.03	\$69,109	\$68,747	\$4,278	\$14,530	21.14
204	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.03	\$69,014	\$63,081	\$0	\$0	0.00
205	MARYLAND CASUALTY COMPANY	0.02	\$67,584	\$87,687	\$10,765	(\$264,176)	-301.27
206	HARTFORD UNDERWRITERS INSURANCE CO	0.02	\$67,555	\$61,083	\$0	(\$39,865)	-65.26
207	AMERICAN MODERN HOME INSURANCE CO	0.02	\$67,522	\$59,559	\$122,195	\$36,880	61.92
208	BROTHERHOOD MUTUAL INSURANCE CO	0.02	\$66,740	\$67,303	\$0	\$7,581	11.26
209	REDLAND INSURANCE COMPANY	0.02	\$65,034	\$84,726	\$7,196	(\$5,652)	-6.67
210	HARTFORD INSURANCE CO OF MIDWEST THE	0.02	\$64,230	\$64,121	\$0	\$47,155	73.54
211	INDIANA LUMBERMENS MUTUAL INS CO	0.02	\$63,169	\$66,948	\$0	\$10,366	15.48
212	TRI STATE INSURANCE COMPANY	0.02	\$62,528	\$109,695	\$41,857	\$23,802	21.70
213	FIRST SPECIALTY INSURANCE CORPORATION	0.02	\$62,229	\$95,615	\$0	\$35,680	37.32
214	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.02	\$62,224	\$64,766	\$7,803	\$1,879,431	2901.88
215	ALLIED PROPERTY & CASUALTY INS CO	0.02	\$61,997	\$59,403	\$1,661	\$12,303	20.71
216	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02	\$61,384	\$64,301	\$225,000	(\$272,200)	-423.32
217	AMERICAN CONTINENTAL INSURANCE CO	0.02	\$60,529	\$62,675	(\$9,866)	\$2,349,631	3748.91
218	ASSURANCE COMPANY OF AMERICA	0.02	\$60,229	\$47,660	\$46,751	(\$71,856)	-150.77
219	AMERICAN MANUFACTURERS MUTUAL INS CO	0.02	\$56,395	\$53,768	\$6,431	\$34,783	64.69
220	CAROLINA CASUALTY INSURANCE COMPANY	0.02	\$55,667	\$28,368	\$0	\$6,491	22.88
221	AMERICAN BANKERS INS CO OF FLORIDA	0.02	\$51,086	\$50,905	\$0	\$18,626	36.59
222	AMCO INSURANCE COMPANY	0.02	\$50,730	\$50,437	\$36,426	\$248,918	493.52
223	ST PAUL INSURANCE CO OF ILLINOIS THE	0.02	\$48,144	\$80,705	\$6,736	\$48,893	60.58
224	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$46,905	\$50,399	\$11,537	\$14,146	28.07
225	GULF UNDERWRITERS INSURANCE COMPANY	0.02	\$45,280	\$20,884	\$108,173	\$57,422	274.96
226	SECURITY NATIONAL INSURANCE COMPANY	0.02	\$44,708	\$49,909	\$3,974	\$55,205	110.61
227	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$43,158	\$298,876	(\$8,596)	(\$124,274)	-41.58
228	BANCINSURE INC	0.02	\$42,642	\$11,449	\$0	\$4,044	35.32
229	ARMED FORCES INSURANCE EXCHANGE	0.01	\$39,474	\$38,576	\$3,720	\$13,437	34.83
230	NONPROFITS INS ASSN AN INTERINS EXCH	0.01	\$39,387	\$37,805	\$703	\$21,869	57.85
231	NN INSURANCE COMPANY	0.01	\$37,973	\$48,261	\$10,723	\$10,723	22.22
232	AMEX ASSURANCE COMPANY	0.01	\$37,525	\$36,415	\$34,470	\$34,178	93.86
233	LINCOLN GENERAL INSURANCE CO	0.01	\$34,732	\$32,265	\$0	\$0	0.00
234	NORTHFIELD INSURANCE COMPANY	0.01	\$34,633	\$46,016	\$202	(\$10,722)	-23.30
235	GOVERNMENT EMPLOYEES INSURANCE CO	0.01	\$34,497	\$35,313	\$0	\$140,038	396.56
236	UNITED PACIFIC INSURANCE COMPANY	0.01	\$33,229	(\$29,963)	\$87,987	\$99,295	-331.39
237	MID CONTINENT CASUALTY COMPANY	0.01	\$33,120	\$29,642	\$0	\$0	0.00
238	FIDELITY & GUARANTY INS UNDERWRITERS	0.01	\$33,035	\$44,280	\$226,649	(\$25,143)	-56.78
239	GROGERS INSURANCE COMPANY	0.01	\$32,893	\$25,624	\$0	\$0	0.00
240	MINNESOTA FIRE AND CASUALTY COMPANY	0.01	\$32,421	\$30,202	\$10,000	\$28,590	94.66
241	CAPITAL CITY INSURANCE COMPANY INC	0.01	\$31,964	\$30,084	\$10,000	\$10,000	33.24
242	UNIVERSAL FIRE & CASUALTY INS CO	0.01	\$31,359	\$31,032	\$0	\$0	0.00
243	NATIONWIDE AGRIBUSINESS INS CO	0.01	\$31,240	\$38,203	\$0	(\$13,060)	-34.19
244	SURETY BONDING COMPANY OF AMERICA	0.01	\$31,025	\$12,046	\$0	\$1,490	12.37
245	FLORISTS MUTUAL INSURANCE COMPANY	0.01	\$30,546	\$31,185	\$0	\$0	0.00
246	AMERICAN INDEMNITY COMPANY	0.01	\$30,195	\$28,638	\$681	(\$17,177)	-59.98
247	CHURCH INSURANCE CO THE	0.01	\$28,466	\$25,065	\$0	\$3,183	12.70
248	BANKERS STANDARD INSURANCE COMPANY	0.01	\$27,632	\$23,775	\$0	(\$1,638)	-6.89
249	REPUBLIC WESTERN INS CO	0.01	\$26,291	\$23,640	\$0	\$19,089	80.75
250	INSURANCE CO OF THE STATE OF PA	0.01	\$24,811	\$397,494	\$150	(\$217,096)	-54.62
251	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$23,195	\$18,483	\$0	\$0	0.00
252	TRAVELERS CASUALTY CO OF CT	0.01	\$22,185	\$22,185	\$38,751	(\$21,080)	-95.02
253	OAK RIVER INSURANCE COMPANY	0.01	\$21,948	\$10,141	\$0	\$1,108	10.93
254	AMERISURE INSURANCE COMPANY	0.01	\$21,841	\$18,545	\$1,485	\$43,177	232.82
255	NATIONAL AMERICAN INSURANCE COMPANY	0.01	\$21,390	\$17,976	\$132	\$716	3.98
256	ATHENA ASSURANCE COMPANY	0.01	\$21,155	\$25,263	\$0	(\$7,460)	-29.53
257	BITUMINOUS FIRE AND MARINE INS CO	0.01	\$19,883	\$14,211	\$0	\$19,200	135.11
258	FIDELITY AND CASUALTY CO OF NY	0.01	\$18,993	\$30,164	\$35,169	\$826,615	2740.40
259	ASSOCIATED INDEMNITY CORPORATION	0.01	\$18,821	\$55,362	\$688	\$28,317	51.15
260	AMERICAN STATES PREFERRED INS CO	0.01	\$18,680	\$18,694	\$42	\$42	0.22

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	AMICA MUTUAL INSURANCE COMPANY	0.01	\$17,353	\$16,530	\$0	\$0	0.00
262	STATEWIDE INSURANCE COMPANY	0.01	\$17,334	\$16,257	\$0	\$1,482	9.12
263	ELECTRIC INSURANCE COMPANY	0.01	\$16,715	\$16,978	\$0	\$0	0.00
264	OMAHA PROPERTY AND CASUALTY INS CO	0.01	\$16,407	\$13,777	\$938	(\$1,019)	-7.40
265	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$16,148	\$15,139	\$0	\$50,772	335.37
266	RELIANCE NATIONAL INSURANCE COMPANY	0.01	\$16,108	\$23,521	\$0	(\$34,143)	-145.16
267	AMERICAN AND FOREIGN INSURANCE CO	0.01	\$15,789	(\$2,162)	\$15,535	(\$31,516)	1457.72
268	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01	\$15,229	\$33,001	\$1,673	(\$193,356)	-585.91
269	COUNTRY MUTUAL INSURANCE COMPANY	0.01	\$14,879	\$13,759	\$0	(\$1,112)	-8.08
270	AIU INSURANCE COMPANY	0.00	\$11,850	\$10,340	\$626	(\$35,468)	-343.02
271	VANGUARD INSURANCE COMPANY	0.00	\$11,392	\$11,137	\$0	(\$950,136)	-8531.35
272	STANDARD FIRE INSURANCE COMPANY	0.00	\$11,180	\$6,513	\$23,000	\$198,787	3052.16
273	CIGNA FIRE UNDERWRITERS INS CO	0.00	\$11,007	\$10,057	\$0	(\$6,218)	-61.83
274	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00	\$10,917	\$8,356	\$3,459	\$2,759	33.02
275	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$10,520	\$9,244	\$0	(\$135,743)	-1468.44
276	FIRST NATIONAL INS CO OF AMERICA	0.00	\$9,074	\$6,730	\$400,000	(\$7,057)	-104.86
277	SAFEGUARD INSURANCE COMPANY	0.00	\$8,479	\$918	\$0	\$649	70.70
278	PREFERRED ABSTAINERS INS CO	0.00	\$8,472	\$7,664	\$0	\$14	0.18
279	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	\$8,252	\$8,198	\$475	\$475	5.79
280	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00	\$8,131	\$11,983	\$0	\$0	0.00
281	TIG INDEMNITY COMPANY	0.00	\$8,127	\$8,498	\$4,524	\$774	9.11
282	TIG PREMIER INSURANCE COMPANY	0.00	\$8,024	\$76,243	\$0	(\$19,500)	-25.58
283	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$7,390	\$8,313	\$2,500	(\$1,623,350)	-19527.85
284	COLORADO CASUALTY INSURANCE COMPANY	0.00	\$6,449	\$6,741	\$149	(\$1,226)	-18.19
285	NATIONAL INDEMNITY COMPANY	0.00	\$5,855	\$3,882,663	\$4,294,594	(\$2,270,172)	-58.47
286	COLONIAL PENN INSURANCE COMPANY	0.00	\$5,833	\$6,537	(\$950)	\$136	2.08
287	NORTHBROOK NATIONAL INS CO	0.00	\$5,820	\$5,820	\$0	\$37,243	639.91
288	TRANSGUARD INS CO OF AMERICA INC	0.00	\$5,815	\$4,539	\$0	\$2,179	48.01
289	TRADERS INSURANCE COMPANY	0.00	\$5,572	\$7,233	\$0	(\$5,315)	-73.48
290	NIAGARA FIRE INSURANCE COMPANY	0.00	\$5,224	\$11,515	\$0	\$6,485	56.32
291	BIRMINGHAM FIRE INS CO OF PA	0.00	\$5,214	\$7,806	\$23,207	(\$90,507)	-1159.45
292	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$4,289	\$2,811	\$0	(\$8,437)	-300.14
293	JEFFERSON INSURANCE CO OF NEW YORK	0.00	\$3,959	\$5,482	\$0	\$14,413	262.91
294	OWNERS INSURANCE COMPANY	0.00	\$3,230	\$2,863	\$0	\$195	6.81
295	GLOBE INDEMNITY COMPANY	0.00	\$3,226	\$2,506	\$0	\$5,561	221.91
296	FIRE INSURANCE EXCHANGE	0.00	\$3,215	\$5,232	\$0	\$2,462	47.06
297	GAN NATIONAL INSURANCE COMPANY	0.00	\$3,083	\$515	\$0	\$420	81.55
298	GAN NORTH AMERICAN INSURANCE CO	0.00	\$3,000	\$12,042	\$0	\$7,852	65.21
299	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$2,692	\$2,613	\$0	(\$10,983)	-420.32
300	COLUMBIA NATIONAL INSURANCE COMPANY	0.00	\$2,394	\$2,220	\$0	\$225	10.14
301	VALIANT INS CO	0.00	\$2,249	\$494	\$0	\$182	36.84
302	MOTORS INSURANCE CORPORATION	0.00	\$2,121	\$2,112	\$0	\$0	0.00
303	LANCER INSURANCE COMPANY	0.00	\$2,100	\$4,267	\$0	\$249	5.84
304	SCOTTSDALE INDEMNITY COMPANY	0.00	\$2,096	\$1,094	\$0	\$538	49.18
305	CENTURY INDEMNITY COMPANY	0.00	\$2,015	(\$7,798)	\$574,208	(\$183,640)	2354.96
306	GLENS FALLS INSURANCE COMPANY THE	0.00	\$2,002	\$2,732	\$0	(\$224,878)	-8231.26
307	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$1,954	\$1,674	\$0	\$0	0.00
308	SUMITOMO MARINE & FIRE INS CO LTD	0.00	\$1,802	\$1,802	\$0	\$84	4.66
309	MASSACHUSETTS BAY INS CO	0.00	\$1,747	\$21,962	\$5,291	(\$26,248)	-119.52
310	EAGLE AMERICAN INSURANCE COMPANY	0.00	\$1,745	\$509	\$0	\$227	44.60
311	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$1,710	\$1,863	\$400	(\$2,044)	-109.72
312	MONTGOMERY WARD INSURANCE COMPANY	0.00	\$1,600	\$1,605	\$0	\$1,087	67.73
313	FIRST AMERICAN INSURANCE COMPANY	0.00	\$1,525	\$1,245	\$50	\$60	4.82
314	STATE FARM GENERAL INSURANCE CO	0.00	\$1,502	\$2,613	\$0	\$0	0.00
315	ACCELERATION NATIONAL INS CO	0.00	\$1,500	\$884	\$0	\$0	0.00
316	UNIVERSAL SURETY OF AMERICA	0.00	\$1,490	\$125	\$0	\$300	240.00
317	OLD REPUBLIC SURETY COMPANY	0.00	\$1,406	\$381	\$0	\$0	0.00
318	PREFERRED AMERICA INSURANCE COMPANY	0.00	\$1,399	\$5,790	\$1,153	\$21,894	378.13
319	PAFCO GENERAL INSURANCE COMPANY	0.00	\$1,287	\$712	\$0	\$340	47.75
320	AMERICAN INTERNATIONAL INS CO	0.00	\$1,135	\$495	\$0	\$0	0.00
321	PROVIDIAN AUTO AND HOME INSURANCE CO	0.00	\$1,094	\$1,203	\$0	(\$750)	-62.34
322	K-M INSURANCE COMPANY	0.00	\$962	\$962	\$0	\$0	0.00
323	AMERICAN STATES INSURANCE CO TX	0.00	\$920	\$1,069	\$0	\$0	0.00
324	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$820	\$1,069	\$0	(\$38,861)	-3635.27
325	WESTFIELD INSURANCE COMPANY	0.00	\$782	\$622	\$0	(\$1,123)	-180.55

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	KANSAS CITY FIRE & MARINE INS CO	0.00	\$649	\$670	\$0	\$3,156	471.04
327	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00	\$470	\$415	\$0	\$0	0.00
328	ECONOMY PREMIER ASSURANCE COMPANY	0.00	\$371	\$402	\$0	\$0	0.00
329	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$344	\$8,413	\$0	(\$418,560)	-4975.16
330	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$333	\$309	\$0	\$0	0.00
331	TRUSTGARD INSURANCE COMPANY	0.00	\$316	\$249	\$0	\$66	26.51
332	CINCINNATI CASUALTY COMPANY THE	0.00	\$250	\$245	\$0	(\$1,000)	-408.16
333	LUMBERMENS UNDERWRITING ALLIANCE	0.00	\$221	\$0	\$0	\$0	N/A
334	TRANSPORT INSURANCE COMPANY	0.00	\$156	\$156	\$0	\$0	0.00
335	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$156	\$156	\$0	(\$35)	-22.44
336	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$155	\$155	\$0	(\$138,938)	-89637.42
337	ROCKFORD MUTUAL INSURANCE COMPANY	0.00	\$141	\$142	\$0	\$0	0.00
338	ALLSTATE INDEMNITY COMPANY	0.00	\$108	\$41	\$0	\$0	0.00
339	FORUM INSURANCE COMPANY	0.00	\$94	\$94	\$91	\$91	96.81
340	MEDICAL LIABILITY ALLIANCE	0.00	\$84	\$81	\$0	\$0	0.00
341	MIDWESTERN INSURANCE COMPANY	0.00	\$73	\$73	\$0	\$7	9.59
342	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$38	\$31	\$0	(\$9,580)	-30903.23
343	MERASTAR INSURANCE COMPANY	0.00	\$4	\$86	\$0	\$0	0.00
344	ACCEPTANCE INDEMNITY INSURANCE CO	0.00	\$0	\$709	\$0	\$349	49.22
345	ALLIANCE ASSURANCE CO OF AMERICA	0.00	\$0	\$0	\$0	(\$13)	N/A
346	AMERICAN HARDWARE MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$1)	N/A
347	AMERICAN PROTECTION INSURANCE CO	0.00	\$0	\$0	\$0	(\$4,327)	N/A
348	AMERICAN REINSURANCE COMPANY	0.00	\$0	\$0	\$1,000,000	(\$2,471,385)	N/A
349	AMERICAS INSURANCE COMPANY	0.00	\$0	\$0	\$9,482	\$9,407	N/A
350	ARGONAUT INSURANCE COMPANY	0.00	\$0	\$4	\$39	(\$11,170)	-279250.00
351	ARKWRIGHT MUTUAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$818)	N/A
352	ATLANTIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1,000	N/A
353	BLUE RIDGE INSURANCE COMPANY	0.00	\$0	\$38	\$0	\$0	0.00
354	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$0	\$4,571	\$1,750	\$5,595	122.40
355	CANAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$45	N/A
356	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$44	\$0	\$0	0.00
357	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	\$2,200	N/A
358	DAIRYLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$18,393	N/A
359	DIAMOND STATE INSURANCE COMPANY	0.00	\$0	\$97,500	\$0	\$0	0.00
360	EVEREST REINSURANCE COMPANY	0.00	\$0	\$0	\$0	\$180,836	N/A
361	FARMERS INSURANCE COMPANY INC	0.00	\$0	\$32	\$14,635	\$25,869	80840.63
362	FREMONT INDEMNITY COMPANY	0.00	\$0	\$0	\$239	\$212,910	N/A
363	GATEWAY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
364	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$0	\$0	\$0	(\$2)	N/A
365	GENERALI U S BRANCH	0.00	\$0	(\$226)	\$0	(\$3,506)	1551.33
366	INDUSTRIAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$426,677	N/A
367	INTERNATIONAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$2,599)	N/A
368	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	(\$7,640)	(\$795,656)	(\$7,567,675)	99053.34
369	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$73,200)	N/A
370	NAC REINSURANCE CORPORATION	0.00	\$0	\$0	\$15,000	\$448	N/A
371	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$0	(\$81)	N/A
372	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$141	\$0	\$266	188.65
373	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$150,000	\$139,288	N/A
374	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$806,008	(\$161,131)	N/A
375	NEW YORK MARINE & GENERAL INS CO	0.00	\$0	\$0	\$0	(\$1,497)	N/A
376	NORTH STAR REINSURANCE CORPORATION	0.00	\$0	\$0	\$0	(\$35,751)	N/A
377	OHIO FARMERS INSURANCE CO	0.00	\$0	\$0	\$0	(\$131)	N/A
378	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	(\$1)	N/A
379	PROTECTIVE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1	N/A
380	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$75,000	(\$124,847)	N/A
381	PRUDENTIAL GENERAL INS CO	0.00	\$0	\$2,558	\$0	\$124	4.85
382	SEA INSURANCE CO OF AMERICA THE	0.00	\$0	\$0	\$0	(\$267)	N/A
383	STONEWALL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$81,769)	N/A
384	SUN INSURANCE OFFICE OF AMERICA INC	0.00	\$0	\$0	\$0	(\$35,521)	N/A
385	TRAVELERS PROPERTY CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$52)	N/A
386	TRUMBULL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$142)	N/A
387	UNIGARD SECURITY INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$500,000)	N/A
388	VALLEY NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$48,499	\$155,656	N/A
389	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$87)	N/A
390	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$0	\$5,989	\$0	\$12,776	213.32

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
391	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$11)	\$64	\$0	(\$149)	-232.81
392	EQUITY MUTUAL INSURANCE COMPANY	-0.00	(\$91)	\$1,157	\$0	(\$60,000)	-5185.83
393	ANTHEM CASUALTY INSURANCE COMPANY	-0.00	(\$101)	\$246	\$0	\$1,044	424.39
394	LMI INSURANCE COMPANY	-0.00	(\$303)	\$3,469	\$0	\$0	0.00
395	TIG COUNTRYWIDE INSURANCE COMPANY	-0.00	(\$476)	(\$477)	\$0	(\$4,000)	838.57
396	INTERSTATE INDEMNITY COMPANY	-0.00	(\$494)	\$4,003	\$0	\$340	8.49
397	TRAVELERS CASUALTY AND SURETY CO OF IL	-0.00	(\$574)	\$2,383	\$5,920	\$96,086	4032.14
398	REPUBLIC INSURANCE COMPANY	-0.00	(\$626)	(\$351)	\$0	\$12,763,265	-3636257.83
399	PURITAN EXCESS AND SURPLUS LINES INS CO	-0.00	(\$1,095)	\$1,061	\$0	\$1,210	114.04
400	HIGHLANDS INSURANCE COMPANY	-0.00	(\$1,204)	(\$1,138)	\$0	\$100,725	-8851.05
401	HARTFORD STEAM BOILER INSPECTION & INS	-0.00	(\$2,225)	(\$2,225)	\$0	\$0	0.00
402	RISCORP NATIONAL INSURANCE COMPANY	-0.00	(\$2,924)	(\$2,128)	\$12,625	\$42,625	-2003.05
403	HARTFORD ACCIDENT & INDEMNITY CO	-0.00	(\$10,560)	(\$10,736)	\$1,230	\$8,915	-83.04
404	FARMINGTON CASUALTY COMPANY	-0.01	(\$18,190)	(\$13,688)	\$7,239	\$98,142	-716.99
405	VIRGINIA SURETY COMPANY INC	-0.07	(\$193,914)	\$231,546	\$0	\$125,665	54.27
406	NATIONAL UNION FIRE INS CO OF PITTSBURG	-2.28	(\$6,281,359)	\$1,431,312	\$7,987,440	\$2,842,290	198.58
	TOTAL	100.00	\$275,341,501	\$294,675,712	\$151,564,930	\$148,652,149	50.45

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	VIRGINIA SURETY COMPANY INC	41.33	\$12,620,590	\$3,508,250	\$3,988,826	\$3,773,034	107.55
2	AMERICAN ROAD INSURANCE COMPANY	11.25	\$3,433,797	\$3,781,842	\$2,204,871	\$2,238,608	59.19
3	UNIVERSAL UNDERWRITERS INS CO	10.89	\$3,326,686	\$1,447,121	\$2,505,821	\$2,531,036	174.90
4	OLD UNITED CASUALTY COMPANY	6.59	\$2,013,390	\$1,539,502	\$817,495	\$820,484	53.30
5	GULF INSURANCE COMPANY	4.34	\$1,325,941	\$1,740,938	\$1,954	\$253,980	14.59
6	UNITED STATES FIDELITY & GUARANTY CO	3.34	\$1,020,975	\$1,156,555	\$3,715,234	\$1,724,993	149.15
7	TRITON INSURANCE COMPANY	2.74	\$836,158	\$755,028	\$296,818	\$325,264	43.08
8	HERITAGE INDEMNITY COMPANY	2.60	\$794,682	\$2,388,458	\$2,942,448	\$2,636,709	110.39
9	COREGIS INSURANCE COMPANY	2.30	\$703,458	\$684,677	\$652,402	\$54,265	7.93
10	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.96	\$597,464	\$88,897	\$50,126	\$60,363	67.90
11	WESTCHESTER FIRE INSURANCE COMPANY	1.75	\$533,352	\$700,785	\$1,432,770	(\$1,637,371)	-233.65
12	WESTPORT INSURANCE CORPORATION	1.51	\$461,057	\$336,574	\$20,169	(\$107,088)	-31.82
13	LYNDON PROPERTY INSURANCE COMPANY	1.24	\$379,801	\$179,405	\$154,034	\$153,213	85.40
14	TOYOTA MOTOR INSURANCE COMPANY	1.04	\$316,836	\$162,423	\$108,405	\$117,981	72.64
15	WESTERN DIVERSIFIED CASUALTY INS CO	1.02	\$311,463	\$63,362	\$62,022	\$77,742	122.69
16	AMERICAN BANKERS INS CO OF FLORIDA	0.95	\$289,294	\$274,152	\$148,899	\$192,398	70.18
17	AMERICAN MERCURY INSURANCE COMPANY	0.78	\$239,351	\$124,248	\$155,201	\$163,554	131.64
18	AMERICAN MODERN HOME INSURANCE CO	0.73	\$222,393	\$128,978	\$13,240	\$117,862	91.38
19	FFG INSURANCE COMPANY	0.62	\$189,330	\$164,811	\$0	\$0	0.00
20	TRAVELERS INDEMNITY COMPANY	0.52	\$160,070	\$139,958	\$53,802	\$18,558	13.26
21	ROYAL INDEMNITY COMPANY	0.52	\$159,912	\$72,981	\$35,232	\$35,232	48.28
22	DEALERS ASSURANCE COMPANY	0.50	\$152,047	\$38,860	\$13,756	\$13,756	35.40
23	FIREMANS FUND INSURANCE COMPANY	0.43	\$130,973	\$135,737	\$127,875	\$192,409	141.75
24	CIM INSURANCE CORPORATION	0.32	\$96,761	\$125,326	\$79,021	\$77,268	61.65
25	BCS INSURANCE COMPANY	0.25	\$75,306	\$414,496	\$569,594	\$560,170	135.14
26	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.23	\$71,650	\$82,176	\$61,570	\$53,365	64.94
27	AMERICAN AUTOMOBILE INSURANCE CO	0.11	\$33,284	\$67,963	\$499,546	\$816,702	1201.69
28	GULF UNDERWRITERS INSURANCE COMPANY	0.11	\$32,867	\$152,617	\$0	\$29,000	19.00
29	OLD REPUBLIC INSURANCE COMPANY	0.03	\$8,692	\$12,578	\$0	\$0	0.00
30	DEPOSITORS INSURANCE COMPANY	0.02	\$6,491	\$4,985	\$650	\$650	13.04
31	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$51	\$170,244	\$0	\$925,079	543.38
32	ACCELERATION NATIONAL INS CO	0.00	\$0	\$1,490	\$262	(\$350)	-23.49
33	AMERICAN RELIABLE INSURANCE COMPANY	0.00	\$0	\$1,507	\$0	(\$93)	-6.17
34	AMERICAN SECURITY INSURANCE COMPANY	0.00	\$0	\$1,677	\$0	(\$46)	-2.74
35	ASSOCIATED INDEMNITY CORPORATION	0.00	\$0	\$0	\$0	\$69,911	N/A
36	ATLANTIC INSURANCE COMPANY	0.00	\$0	\$43	\$0	(\$5,000)	-11627.91
37	MARYLAND CASUALTY COMPANY	0.00	\$0	\$0	\$68	\$68	N/A
38	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$406	(\$460,159)	N/A
39	YOSEMITE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
40	AMERICAN HARDWARE MUTUAL INS CO	-0.00	(\$294)	\$52,110	\$106,840	\$100,685	193.22
41	PRUDENTIAL PROPERTY & CASUALTY INS CO	-0.00	(\$970)	\$126,867	\$126,373	\$119,432	94.14
42	GEICO GENERAL INS CO	-0.00	(\$1,398)	\$74,175	\$57,437	\$47,853	64.51
43	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	-0.02	(\$6,429)	\$297,542	\$343,865	\$341,148	114.66
TOTAL		100.00	\$30,535,031	\$21,199,338	\$21,347,032	\$16,432,665	77.51

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	30.83	\$3,325,509	\$3,835,486	\$379,849	\$4,133,694	107.77
2	NATIONAL UNION FIRE INS CO OF PITTSBURG	18.96	\$2,045,144	\$2,092,398	\$3,096	\$1,595,936	76.27
3	CONTINENTAL CASUALTY COMPANY	7.29	\$785,857	\$910,755	\$63,059	\$467,194	51.30
4	CIGNA INSURANCE COMPANY	7.16	\$772,499	\$703,657	\$0	\$0	0.00
5	RELIANCE NATIONAL INDEMNITY COMPANY	5.82	\$628,229	\$876,480	\$0	\$614,064	70.06
6	HARTFORD CASUALTY INS CO	5.75	\$620,527	\$464,598	\$0	\$39,513	8.50
7	LEGION INSURANCE COMPANY	5.41	\$583,878	\$351,473	\$0	(\$196,621)	-55.94
8	UNITED STATES FIDELITY & GUARANTY CO	4.64	\$500,127	\$392,968	\$0	\$876,561	223.06
9	LIBERTY INSURANCE CORPORATION	2.77	\$299,030	\$284,863	\$1,187	(\$850,153)	-298.44
10	GENERAL REINSURANCE CORPORATION	2.57	\$277,008	\$297,117	\$4,020,418	\$3,972,503	1337.02
11	CLARENDON NATIONAL INS CO	1.97	\$212,486	\$303,822	\$0	(\$146,772)	-48.31
12	REPUBLIC WESTERN INS CO	1.69	\$181,860	\$236,672	\$0	\$800,156	338.09
13	TRAVELERS INDEMNITY CO OF ILLINOIS	1.55	\$167,628	\$162,007	\$0	\$0	0.00
14	NATIONAL REINSURANCE CORP THE	1.39	\$150,216	\$150,216	\$0	(\$5,972,600)	-3976.01
15	ST PAUL FIRE & MARINE INSURANCE CO	0.76	\$82,041	\$82,953	\$9,894	\$10,127	12.21
16	AMERICAN ALTERNATIVE INS CORP	0.66	\$71,121	\$71,317	\$0	(\$146,984)	-206.10
17	ROYAL INSURANCE COMPANY OF AMERICA	0.34	\$36,464	\$19,811	\$0	(\$48,162)	-243.11
18	ILLINOIS NATIONAL INSURANCE COMPANY	0.33	\$35,264	\$8,685	\$0	\$0	0.00
19	NEW HAMPSHIRE INSURANCE COMPANY	0.13	\$14,488	\$11,715	\$0	\$0	0.00
20	RELIANCE INSURANCE COMPANY	0.00	\$282	\$303	\$0	\$45	14.85
21	AIU INSURANCE COMPANY	0.00	\$150	\$50	\$0	\$0	0.00
22	AMERICAN REINSURANCE COMPANY	0.00	\$0	\$0	\$2,466	\$2,137	N/A
23	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$9	N/A
24	GLOBE INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$6,676	N/A
25	HARTFORD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$208	\$208	N/A
26	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$16,172	\$214,699	N/A
27	PHICO INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$31,000	N/A
28	TIG INSURANCE COMPANY	0.00	\$0	\$0	\$35,792	(\$188,214)	N/A
29	LUMBERMENS MUTUAL CASUALTY CO	-0.01	(\$708)	(\$708)	\$0	\$0	0.00
30	AMERICAN MOTORISTS INSURANCE CO	-0.03	(\$3,097)	(\$133)	\$0	\$0	0.00
TOTAL		100.00	\$10,786,003	\$11,256,455	\$4,984,141	\$5,215,016	46.33

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS INDEMNITY CO OF ILLINOIS	9.91	\$3,204,304	\$2,546,648	\$529,048	\$2,431,910	95.49
2	LIBERTY MUTUAL FIRE INSURANCE CO	6.17	\$1,996,460	\$1,976,483	\$24,350	\$648,970	32.83
3	TIG INSURANCE COMPANY	5.50	\$1,780,787	\$1,442,799	(\$6,095)	\$552,897	38.32
4	FEDERATED MUTUAL INSURANCE COMPANY	5.04	\$1,628,863	\$1,683,291	\$1,117,912	\$1,265,333	75.17
5	ST PAUL FIRE & MARINE INSURANCE CO	4.88	\$1,577,406	\$1,705,666	\$285,128	(\$480,965)	-28.20
6	FEDERAL INSURANCE COMPANY	4.54	\$1,468,733	\$1,595,706	\$1,158,745	\$1,829,760	114.67
7	NATIONAL UNION FIRE INS CO OF PITTSBURG	3.70	\$1,195,639	\$1,087,297	\$790,554	\$205,700	18.92
8	WESTCHESTER FIRE INSURANCE COMPANY	3.07	\$992,690	\$1,128,642	\$1,123,291	\$1,495,396	132.50
9	CIGNA INSURANCE COMPANY	3.01	\$974,617	\$1,077,064	\$0	\$208,538	19.36
10	UNITED FIRE AND CASUALTY COMPANY	2.73	\$882,078	\$947,586	\$126,768	\$166,482	17.57
11	ALLIANZ INSURANCE COMPANY	2.47	\$797,687	\$66,973	\$0	\$26,865	40.11
12	TRAVELERS INDEMNITY COMPANY	2.35	\$759,019	\$1,007,805	\$3,453,894	(\$1,894,909)	-188.02
13	ALLIANZ UNDERWRITERS INSURANCE COMPANY	2.00	\$648,500	\$386,728	\$0	\$119,314	30.85
14	ST PAUL MERCURY INSURANCE COMPANY	1.96	\$634,929	\$577,886	\$717,334	(\$1,054,357)	-182.45
15	ZURICH INSURANCE COMPANY	1.95	\$631,621	\$564,263	\$205,849	(\$62,022)	-10.99
16	LIBERTY MUTUAL INSURANCE COMPANY	1.78	\$574,755	\$678,548	\$442,995	\$68,646	10.12
17	RANGER INSURANCE COMPANY	1.64	\$530,286	\$538,792	\$71,181	\$54,786	10.17
18	UNIVERSAL UNDERWRITERS INS CO	1.50	\$484,554	\$484,554	\$112,212	\$170,583	35.20
19	LIBERTY INSURANCE CORPORATION	1.43	\$462,911	\$523,883	\$12,812	\$40,298	7.69
20	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.36	\$439,228	\$364,676	\$0	\$204,656	56.12
21	NATIONAL SURETY CORPORATION	1.35	\$435,561	\$445,890	(\$14,574,048)	(\$16,525,604)	-3706.21
22	GREAT NORTHERN INSURANCE COMPANY	1.23	\$398,247	\$343,624	(\$22,133)	(\$80,281)	-23.36
23	STATE AUTO PROPERTY & CASUALTY INS CO	1.16	\$376,484	\$362,866	\$15,189	(\$69,469)	-19.14
24	CINCINNATI INS CO THE	1.09	\$353,623	\$346,628	\$0	\$467,500	134.87
25	INDIANA LUMBERMENS MUTUAL INS CO	1.08	\$347,824	\$366,788	\$97,106	\$77,941	21.25
26	TWIN CITY FIRE INS CO	1.01	\$327,805	\$334,601	\$872,140	\$507,126	151.56
27	ROYAL INSURANCE COMPANY OF AMERICA	1.00	\$324,172	\$377,057	\$21,598	\$209,165	55.47
28	TRANSPORTATION INSURANCE COMPANY	0.97	\$314,834	\$314,520	\$213,994	(\$36,284)	-11.54
29	TRANSCONTINENTAL INSURANCE COMPANY	0.96	\$312,024	\$316,166	\$49,051	(\$464,862)	-147.03
30	UNITED STATES FIRE INSURANCE CO	0.93	\$300,070	\$308,862	\$4,416	(\$665,050)	-215.32
31	ST PAUL PROPERTY & CASUALTY INS CO	0.85	\$276,280	\$252,996	\$605	\$101,241	40.02
32	SENTRY INSURANCE A MUTUAL COMPANY	0.84	\$271,269	\$254,889	\$1,243	(\$54,958)	-21.56
33	TRAVELERS INDEMNITY CO OF AMERICA	0.83	\$267,831	\$263,576	\$1,512	\$98,878	37.51
34	CONTINENTAL CASUALTY COMPANY	0.82	\$265,117	\$279,419	\$31,997	(\$76,530)	-27.39
35	HARTFORD FIRE INSURANCE COMPANY	0.80	\$259,249	\$240,914	\$66,764	\$659,120	273.59
36	RELIANCE NATIONAL INDEMNITY COMPANY	0.73	\$234,538	\$186,328	\$193	\$176,295	94.62
37	OLD REPUBLIC INSURANCE COMPANY	0.70	\$226,106	\$344,443	\$116,703	\$174,464	50.65
38	AMERICAN STATES INSURANCE COMPANY	0.70	\$224,844	\$220,800	\$18,020	\$511,215	231.53
39	GRINNELL MUTUAL REINSURANCE COMPANY	0.68	\$218,752	\$210,111	\$372	\$9,024	4.29
40	AMERICAN INSURANCE COMPANY THE	0.67	\$216,925	\$215,387	\$7,269	\$287,435	133.45
41	SHELTER MUTUAL INSURANCE CO	0.65	\$211,671	\$199,753	\$14,054	\$94,688	47.40
42	WAUSAU BUSINESS INSURANCE COMPANY	0.59	\$191,860	\$112,038	\$1,013	\$23,168	20.68
43	LUMBERMENS MUTUAL CASUALTY CO	0.57	\$183,528	\$217,114	\$1,060,983	\$1,040,709	479.34
44	JOHN DEERE INSURANCE COMPANY	0.56	\$180,505	\$206,253	\$8,637	(\$201,814)	-97.85
45	FIREMANS FUND INSURANCE COMPANY	0.51	\$165,975	\$144,298	(\$8,048,294)	(\$7,572,895)	-5248.09
46	EMPLOYERS MUTUAL CASUALTY COMPANY	0.46	\$149,216	\$143,873	(\$2,809)	(\$29,460)	-20.48
47	UNDERWRITERS INSURANCE COMPANY	0.46	\$147,500	\$141,827	\$0	\$49,456	34.87
48	AMERICAN ZURICH INSURANCE COMPANY	0.43	\$139,383	\$193,613	\$5,232	\$176,462	91.14
49	MILLERS MUTUAL INSURANCE ASSOCIATION	0.43	\$137,821	\$159,472	\$32,958	\$247,923	155.46
50	UNITED STATES FIDELITY & GUARANTY CO	0.39	\$126,052	\$96,180	\$4,750	\$284,870	296.18
51	SECURA INSURANCE A MUTUAL COMPANY	0.38	\$121,552	\$11,580	\$0	\$3,849	33.24
52	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.37	\$121,279	\$125,655	\$69,116	\$105	0.08
53	AMERICAN MANUFACTURERS MUTUAL INS CO	0.34	\$110,805	\$251,941	\$260	\$55,085	21.86
54	TRAVELERS CASUALTY AND SURETY CO	0.34	\$109,112	(\$869,871)	\$907,555	\$642,711	-73.89
55	FIREMANS FUND INS CO OF WISCONSIN	0.31	\$99,733	\$568,054	\$0	\$1,854,932	326.54
56	AMCO INSURANCE COMPANY	0.30	\$96,399	\$90,706	\$150,164	\$202,596	223.35
57	HAWKEYE SECURITY INSURANCE COMPANY	0.27	\$88,181	\$89,925	\$9,950	(\$10,028)	-11.15
58	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.27	\$86,019	\$101,427	\$0	\$92,882	91.58
59	AMERICAN AUTOMOBILE INSURANCE CO	0.26	\$82,972	\$134,321	\$0	\$214,001	159.32
60	RELIANCE INSURANCE COMPANY	0.25	\$82,395	\$103,905	\$0	\$804,623	774.38

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ALLIED MUTUAL INS CO	0.25	\$82,285	\$76,545	\$15,420	\$18,818	24.58
62	FARMERS INSURANCE EXCHANGE	0.24	\$77,810	\$72,655	\$1,882	\$42,296	58.21
63	GERLING AMERICA INSURANCE COMPANY	0.23	\$73,438	\$90,112	\$9,500	\$10,535	11.69
64	UNITED SECURITY INSURANCE COMPANY	0.22	\$72,411	\$59,009	\$0	\$3,024	5.12
65	ROYAL INDEMNITY COMPANY	0.22	\$71,170	\$64,965	\$0	(\$91,940)	-141.52
66	GRAIN DEALERS MUTUAL INSURANCE CO	0.22	\$70,503	\$73,623	\$5,631	\$5,847	7.94
67	CHARTER OAK FIRE INSURANCE CO THE	0.22	\$70,277	\$89,767	\$640	(\$504,165)	-561.64
68	AMERICAN HOME ASSURANCE COMPANY	0.21	\$69,256	\$46,171	\$462,159	\$489,862	1060.97
69	COMMERCE AND INDUSTRY INSURANCE CO	0.21	\$67,290	\$54,281	\$220,000	\$224,830	414.20
70	AMERICAN MOTORISTS INSURANCE CO	0.21	\$66,555	\$76,795	\$0	\$40,665	52.95
71	COLUMBIA MUTUAL INSURANCE CO	0.20	\$65,961	\$59,959	\$0	\$0	0.00
72	ILLINOIS NATIONAL INSURANCE COMPANY	0.18	\$58,386	\$81,534	\$3,864	(\$8,128)	-9.97
73	ALLSTATE INSURANCE COMPANY	0.18	\$57,584	\$52,319	\$1,948	(\$12,618,237)	-24117.89
74	MID CENTURY INSURANCE COMPANY	0.17	\$56,350	\$34,120	\$3,866	\$127,510	373.71
75	TRUCK INSURANCE EXCHANGE	0.16	\$51,790	\$40,414	\$0	(\$199,011)	-492.43
76	CITIZENS SECURITY MUTUAL INS CO	0.16	\$51,521	\$41,484	\$0	\$2,000	4.82
77	FARMERS AND MERCHANTS INSURANCE CO	0.14	\$45,781	\$45,066	\$0	\$1	0.00
78	MINNESOTA FIRE AND CASUALTY COMPANY	0.14	\$45,285	\$44,680	\$0	\$0	0.00
79	ATHENA ASSURANCE COMPANY	0.13	\$43,420	\$49,443	\$0	\$0	0.00
80	NORTH RIVER INSURANCE COMPANY THE	0.13	\$42,317	\$54,405	\$0	\$174,651	321.02
81	CAPITOL INDEMNITY CORPORATION	0.13	\$41,348	\$33,696	\$0	\$0	0.00
82	AMERICAN FAMILY MUTUAL INS CO	0.12	\$40,380	\$42,948	\$12,808	\$6,117	14.24
83	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12	\$40,287	\$28,522	\$0	(\$33,651)	-117.98
84	WAUSAU UNDERWRITERS INS CO	0.12	\$38,720	\$141,552	\$1,765	(\$94,729)	-66.92
85	VALLEY FORGE INSURANCE COMPANY	0.11	\$36,579	\$43,104	\$0	(\$39,767)	-92.26
86	MUTUAL SERVICE CASUALTY INSURANCE CO	0.11	\$35,860	\$37,778	\$12,108	\$5,596	14.81
87	FARMERS ALLIANCE MUTUAL INS CO	0.11	\$35,060	\$32,146	\$0	\$0	0.00
88	YASUDA FIRE & MARINE INS CO OF AMER TH	0.11	\$34,763	\$42,344	\$0	\$31,487	74.36
89	PENN AMERICA INS CO	0.10	\$32,269	\$35,432	\$5,827	\$36,417	102.78
90	ST PAUL INSURANCE CO OF ILLINOIS THE	0.10	\$32,074	\$34,908	\$0	\$12,949	37.09
91	MICHIGAN MUTUAL INSURANCE COMPANY	0.10	\$31,707	\$31,334	\$11,667	(\$78,045)	-249.07
92	ST PAUL GUARDIAN INSURANCE COMPANY	0.10	\$30,848	\$33,756	\$0	\$15,720	46.57
93	RLI INSURANCE COMPANY	0.09	\$30,475	\$22,664	\$0	\$69,055	304.69
94	WEST AMERICAN INSURANCE COMPANY	0.08	\$26,462	\$26,911	\$0	\$1,269	4.72
95	NORTHWESTERN NATIONAL CASUALTY CO	0.07	\$23,997	\$28,568	\$0	\$4,200	14.70
96	COLONIA INSURANCE COMPANY	0.07	\$22,955	\$12,556	\$15,000	(\$20,549)	-163.66
97	STATE AUTOMOBILE MUTUAL INS CO	0.07	\$22,506	\$26,923	\$3,623	(\$8,038)	-29.86
98	GENESIS INSURANCE COMPANY	0.06	\$20,418	\$26,042	\$0	\$0	0.00
99	AMERICAN CASUALTY CO OF READING PA	0.06	\$19,102	\$20,024	\$62,819	\$23,065	115.19
100	GENERAL CASUALTY CO OF WISCONSIN	0.06	\$18,941	\$23,680	\$0	\$643	2.72
101	PHOENIX INSURANCE COMPANY THE	0.06	\$17,947	\$5,629	\$0	(\$68,329)	-1213.87
102	COMMERCIAL UNION INSURANCE COMPANY	0.05	\$17,597	\$17,263	\$33,330	(\$159,068)	-921.44
103	BITUMINOUS CASUALTY CORPORATION	0.05	\$16,094	\$14,598	\$0	\$11,500	78.78
104	PENNSYLVANIA GENERAL INSURANCE CO	0.05	\$15,937	\$16,003	\$0	\$2,970	18.56
105	SECURITY NATIONAL INSURANCE COMPANY	0.05	\$14,936	\$15,551	\$15,295	(\$4,065)	-26.14
106	SUMITOMO MARINE & FIRE INS CO LTD	0.05	\$14,595	\$14,594	\$0	\$1,169	8.01
107	TRI STATE INSURANCE COMPANY	0.04	\$14,371	\$13,834	\$0	\$149	1.08
108	MID CONTINENT CASUALTY COMPANY	0.04	\$14,237	\$13,949	\$0	\$0	0.00
109	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$14,067	\$10,371	\$58,230	\$179,500	1730.79
110	SAFECO INSURANCE CO OF AMERICA	0.04	\$14,016	\$22,765	\$33,500	\$32,068	140.87
111	REGENT INSURANCE COMPANY	0.04	\$13,401	\$17,203	\$0	\$35,484	206.27
112	HARTFORD CASUALTY INS CO	0.03	\$10,596	\$17,536	\$350	(\$5,549)	-31.64
113	AMERISURE INSURANCE COMPANY	0.03	\$8,879	\$6,882	\$280	\$15,308	222.44
114	AMERICAN GUARANTEE & LIABILITY INS CO	0.03	\$8,720	\$2,184	\$0	\$43,379	1986.22
115	GENERAL ACCIDENT INS CO OF AMERICA	0.03	\$8,642	\$24,923	\$573,338	\$199,176	799.17
116	NORTHBROOK NATIONAL INS CO	0.03	\$8,233	\$27,819	\$0	\$34,782	125.03
117	AMERICAN ECONOMY INSURANCE COMPANY	0.03	\$8,151	\$7,081	\$3,000	\$3,000	42.37
118	TRAVELERS CASUALTY & SUR CO OF AMERI	0.02	\$7,976	\$7,620	\$59,500	\$54,193	711.19
119	GENERAL INSURANCE CO OF AMERICA	0.02	\$7,859	\$9,471	\$51,214	(\$11,845)	-125.07
120	HANOVER INSURANCE COMPANY THE	0.02	\$7,240	\$3,653	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.02	\$6,435	\$7,532	\$0	\$0	0.00
122	NATIONAL AMERICAN INSURANCE COMPANY	0.02	\$6,206	\$5,645	\$0	\$480	8.50
123	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02	\$6,075	\$2,784	\$0	\$0	0.00
124	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$5,961	\$10,014	\$0	(\$18,787)	-187.61
125	AMERICAN AND FOREIGN INSURANCE CO	0.02	\$5,718	\$8,439	\$0	(\$41,454)	-491.22
126	UNITED PACIFIC INSURANCE COMPANY	0.02	\$5,173	\$19,553	\$2,367	(\$19,247)	-98.44
127	CONTINENTAL INSURANCE COMPANY THE	0.02	\$5,147	\$2,856	\$17,104	(\$463,911)	-16243.38
128	CIGNA PROPERTY & CASUALTY INS CO	0.01	\$4,496	\$4,496	\$0	\$1,752	38.97
129	VIGILANT INSURANCE COMPANY	0.01	\$4,474	\$2,258	\$75,000	(\$43,097)	-1908.64
130	FIDELITY & GUARANTY INS UNDERWRITERS	0.01	\$4,198	\$3,211	\$0	(\$38,900)	-1211.46
131	CONTINENTAL WESTERN INSURANCE CO	0.01	\$4,188	\$4,333	\$0	(\$11)	-0.25
132	GAN NATIONAL INSURANCE COMPANY	0.01	\$3,742	\$626	\$0	\$196	31.31
133	NN INSURANCE COMPANY	0.01	\$3,571	\$9,551	\$0	(\$2,600)	-27.22
134	OAK RIVER INSURANCE COMPANY	0.01	\$3,545	\$2,475	\$0	\$541	21.86
135	FIRST SPECIALTY INSURANCE CORPORATION	0.01	\$3,250	\$3,250	\$0	\$1,467	45.14
136	NORTH AMERICAN SPECIALTY INS CO	0.01	\$2,836	\$2,416	\$102,534	\$182,313	7546.07
137	RISORP NATIONAL INSURANCE COMPANY	0.01	\$2,356	\$2,586	\$0	\$0	0.00
138	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01	\$2,191	\$3,365	\$0	(\$1,671)	-49.66
139	CENTENNIAL INSURANCE COMPANY	0.01	\$2,171	\$1,636	\$0	\$1,575	96.27
140	NATIONAL INDEMNITY COMPANY	0.01	\$2,150	\$3,283	\$0	(\$1,383)	-42.13
141	FARMINGTON CASUALTY COMPANY	0.01	\$1,816	\$1,816	\$3,930	\$18,425	1014.59
142	LITITZ MUTUAL INSURANCE COMPANY	0.01	\$1,755	\$1,397	\$0	\$0	0.00
143	COLORADO CASUALTY INSURANCE COMPANY	0.01	\$1,625	\$2,134	\$0	(\$125)	-5.86
144	OHIO CASUALTY INSURANCE COMPANY	0.00	\$1,509	\$1,607	\$673	\$492	30.62
145	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$1,509	\$1,423	\$0	\$178	12.51
146	GLOBE INDEMNITY COMPANY	0.00	\$1,292	\$1,369	\$0	(\$26,963)	-1969.54
147	TRI STATE INSURANCE CO OF MINNESOTA	0.00	\$1,287	\$397	\$0	\$0	0.00
148	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$1,246	(\$1,564)	\$159,245	\$56,924	-3639.64
149	NORTHLAND INSURANCE COMPANY	0.00	\$1,178	\$1,204	\$0	(\$276)	-22.92
150	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$999	\$1,184	\$0	(\$326)	-27.53
151	TRINITY UNIVERSAL INSURANCE COMPANY	0.00	\$983	\$1,882	\$0	(\$4,549)	-241.71
152	PACIFIC INDEMNITY COMPANY	0.00	\$916	\$342	\$0	\$66	19.30
153	NONPROFITS INS ASSN AN INTERINS EXCH	0.00	\$787	\$670	\$0	\$403	60.15
154	FRONTIER INSURANCE COMPANY	0.00	\$655	\$742	\$0	(\$1,872)	-252.29
155	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$235	\$921	\$3,384	(\$117,133)	-12718.02
156	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$234	\$482	\$0	(\$15,618)	-3240.25
157	BROTHERHOOD MUTUAL INSURANCE CO	0.00	\$229	\$232	\$0	\$0	0.00
158	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	\$223	\$344	\$27,083	(\$35,609)	-10351.45
159	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$177	\$177	\$0	(\$9,173)	-5182.49
160	SAFEGUARD INSURANCE COMPANY	0.00	\$139	\$28	\$0	\$32	114.29
161	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$136	\$136	\$0	(\$3,600)	-2647.06
162	MARYLAND CASUALTY COMPANY	0.00	\$135	\$1,248	\$0	(\$7,655)	-613.38
163	STAR INSURANCE COMPANY	0.00	\$129	\$129	\$0	\$100	77.52
164	CIGNA FIRE UNDERWRITERS INS CO	0.00	\$125	\$98	\$0	\$0	0.00
165	NORTHFIELD INSURANCE COMPANY	0.00	\$102	\$143	\$0	(\$201)	-140.56
166	STATEWIDE INSURANCE COMPANY	0.00	\$71	\$72	\$0	(\$134)	-186.11
167	FIRST NATIONAL INS CO OF AMERICA	0.00	\$32	\$73	\$0	(\$501)	-686.30
168	SAVERS PROPERTY & CASUALTY INS CO	0.00	\$4	\$2	\$0	\$0	0.00
169	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$1	\$33,689	\$17,824	(\$48,372)	-143.58
170	NIAGARA FIRE INSURANCE COMPANY	0.00	\$1	\$1	\$0	\$0	0.00
171	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$17)	N/A
172	AIU INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$453)	N/A
173	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$47,179	\$0	\$67,162	142.36
174	AMERICAN ALTERNATIVE INS CORP	0.00	\$0	\$0	\$0	(\$69)	N/A
175	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$0	\$530	\$0	\$0	0.00
176	AMERICAN INDEMNITY COMPANY	0.00	\$0	\$392	\$0	\$0	0.00
177	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$0	\$0	\$0	(\$66,557)	N/A
178	ARGONAUT INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$8	N/A
179	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$395	N/A
180	ASSURANCE COMPANY OF AMERICA	0.00	\$0	\$0	\$0	(\$34)	N/A

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$0	\$0	\$1,425,481	(\$308,798)	N/A
182	BITUMINOUS FIRE AND MARINE INS CO	0.00	\$0	\$0	\$0	(\$500)	N/A
183	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$6,000)	N/A
184	CENTURY INDEMNITY COMPANY	0.00	\$0	(\$4,908)	\$0	(\$341,361)	6955.20
185	COREGIS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$23,236)	N/A
186	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$701)	N/A
187	EMPIRE FIRE AND MARINE INSURANCE CO	0.00	\$0	\$0	\$0	\$483	N/A
188	EVEREST REINSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$188,983)	N/A
189	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$237,500	(\$263,140)	N/A
190	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$350,000)	N/A
191	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$0	\$0	\$0	\$408,874	N/A
192	GRANITE STATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$186)	N/A
193	INSURANCE CO OF THE STATE OF PA	0.00	\$0	\$0	\$0	(\$14,308)	N/A
194	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$57,033)	N/A
195	MARKEL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$684	N/A
196	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$600)	N/A
197	NATIONAL CASUALTY COMPANY	0.00	\$0	\$0	\$0	(\$94)	N/A
198	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$82,406)	N/A
199	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$74,025)	N/A
200	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$70,429)	N/A
201	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	(\$390)	N/A
202	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$76,983	N/A
203	SHELTER GENERAL INS CO	0.00	\$0	\$0	\$0	\$60,000	N/A
204	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$15,000	\$44,112	N/A
205	TIG PREMIER INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,000)	N/A
206	VALIANT INS CO	0.00	\$0	\$0	\$0	\$83	N/A
207	WESTFIELD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$100)	N/A
208	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
209	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$0	\$0	\$0	\$57,624	N/A
210	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	-0.00	(\$8)	(\$7)	\$0	(\$2)	28.57
211	ATLANTIC MUTUAL INSURANCE COMPANY	-0.00	(\$169)	(\$122)	\$0	(\$121)	99.18
212	TRAVELERS CASUALTY CO OF CT	-0.00	(\$180)	(\$180)	\$1,840,355	\$83,135	-46186.11
213	REPUBLIC INSURANCE COMPANY	-0.00	(\$357)	(\$357)	\$0	(\$1,690)	473.39
214	MASSACHUSETTS BAY INS CO	-0.00	(\$423)	(\$423)	\$6,667	\$6,667	-1576.12
215	HOUSTON GENERAL INS CO	-0.00	(\$590)	(\$590)	\$0	(\$1,820)	308.47
216	AMERICAN NATIONAL FIRE INSURANCE CO	-0.00	(\$1,138)	\$391	\$0	\$1,278	326.85
217	NORTHBROOK INDEMNITY CO	-0.02	(\$6,917)	(\$1,388)	\$0	(\$42,915)	3091.86
218	HARTFORD ACCIDENT & INDEMNITY CO	-0.05	(\$17,480)	(\$17,480)	\$14,802	\$30,615	-175.14
219	GREAT AMERICAN INSURANCE COMPANY	-0.11	(\$36,646)	(\$36,311)	\$0	(\$219,813)	605.36
220	LEGION INSURANCE COMPANY	-0.11	(\$36,817)	(\$36,809)	\$0	(\$35,899)	97.53
TOTAL		100.00	\$32,348,903	\$30,896,987	(\$3,050,949)	(\$24,680,574)	-79.88

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.51	\$133,557,232	\$140,698,234	\$70,225,023	\$45,690,558	32.47
2	AMERICAN FAMILY MUTUAL INS CO	9.96	\$61,845,665	\$60,599,227	\$39,716,547	\$40,132,333	66.23
3	FARMERS INSURANCE COMPANY INC	9.58	\$59,469,975	\$60,036,518	\$20,655,381	\$18,854,244	31.40
4	SHELTER MUTUAL INSURANCE CO	6.57	\$40,780,057	\$40,193,976	\$20,813,382	\$26,646,276	66.29
5	AMERICAN STANDARD INS CO OF WISCONSIN	4.11	\$25,536,445	\$25,502,565	\$15,149,540	\$13,085,505	51.31
6	MID CENTURY INSURANCE COMPANY	3.59	\$22,264,064	\$22,153,444	\$7,790,550	\$8,620,423	38.91
7	ALLSTATE INSURANCE COMPANY	3.30	\$20,498,680	\$20,349,261	\$9,722,809	\$8,233,162	40.46
8	PROGRESSIVE NORTHWESTERN INS CO	2.56	\$15,905,820	\$16,636,513	\$5,779,748	\$7,596,823	45.66
9	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.43	\$15,085,319	\$14,713,283	\$8,806,690	\$10,526,180	71.54
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.01	\$12,458,217	\$12,149,586	\$9,824,936	\$9,518,061	78.34
11	ALLSTATE INDEMNITY COMPANY	1.59	\$9,872,978	\$10,150,353	\$3,778,636	\$6,366,947	62.73
12	STATE FARM FIRE AND CASUALTY CO	1.37	\$8,528,809	\$8,942,560	\$5,133,586	\$3,736,259	41.78
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.30	\$8,072,762	\$8,198,887	\$3,477,364	\$1,196,754	14.60
14	FARMERS AND MERCHANTS INSURANCE CO	1.23	\$7,659,009	\$6,533,416	\$3,364,786	\$2,975,488	45.54
15	AMERICAN STATES PREFERRED INS CO	1.22	\$7,587,610	\$7,279,379	\$3,235,627	\$5,530,923	75.98
16	SAFECO INSURANCE CO OF AMERICA	1.18	\$7,320,445	\$7,065,986	\$2,580,286	\$3,601,150	50.96
17	CAMERON MUTUAL INSURANCE COMPANY	1.05	\$6,505,868	\$6,548,447	\$4,792,006	\$4,845,112	73.99
18	HARTFORD UNDERWRITERS INSURANCE CO	1.03	\$6,402,170	\$6,508,993	\$2,891,247	\$3,677,836	56.50
19	FIREMANS FUND INS CO OF MISSOURI	0.81	\$5,053,601	\$5,086,594	\$1,929,002	\$643,508	12.65
20	NATIONAL INSURANCE ASSOCIATION	0.75	\$4,632,869	\$4,701,101	\$3,008,331	\$4,680,348	99.56
21	LIBERTY MUTUAL FIRE INSURANCE CO	0.73	\$4,524,952	\$4,799,554	\$2,594,909	\$2,858,192	59.55
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.66	\$4,071,017	\$3,931,148	\$1,626,916	\$2,071,634	52.70
23	DAIRYLAND INSURANCE COMPANY	0.63	\$3,917,808	\$3,966,519	\$1,956,373	\$2,652,088	66.86
24	EMPLOYERS FIRE INSURANCE COMPANY	0.61	\$3,803,062	\$3,721,143	\$1,569,379	\$1,843,370	49.54
25	COLUMBIA MUTUAL INSURANCE CO	0.60	\$3,731,967	\$3,836,257	\$2,169,954	\$1,863,227	48.57
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.55	\$3,429,318	\$3,445,348	\$1,663,385	\$2,410,551	69.97
27	USAA CASUALTY INSURANCE COMPANY	0.55	\$3,416,819	\$3,369,336	\$1,392,642	\$1,685,899	50.04
28	SHELTER GENERAL INS CO	0.51	\$3,188,572	\$2,891,072	\$1,238,663	\$1,963,116	67.90
29	AMERICAN ECONOMY INSURANCE COMPANY	0.51	\$3,180,918	\$3,247,596	\$2,193,057	\$1,948,104	59.99
30	GEICO GENERAL INS CO	0.48	\$3,009,261	\$2,952,306	\$1,864,826	\$2,051,086	69.47
31	AUTO CLUB FAMILY INSURANCE COMPANY	0.47	\$2,922,020	\$2,797,968	\$933,958	\$1,719,758	61.46
32	WINDSOR INSURANCE COMPANY	0.46	\$2,865,569	\$2,990,451	\$1,669,894	\$1,743,791	58.31
33	SAFECO INSURANCE COMPANY OF ILLINOIS	0.46	\$2,857,238	\$2,677,145	\$937,887	\$1,492,417	55.75
34	GATEWAY INSURANCE COMPANY	0.46	\$2,830,439	\$2,742,715	\$1,399,025	\$1,189,272	43.36
35	IGF INSURANCE COMPANY	0.45	\$2,796,282	\$3,139,068	\$2,035,988	\$2,907,199	92.61
36	FIRST NATIONAL INS CO OF AMERICA	0.44	\$2,748,442	\$2,663,327	\$1,013,262	\$1,601,303	60.12
37	ST PAUL GUARDIAN INSURANCE COMPANY	0.43	\$2,649,215	\$2,634,431	\$2,768,455	\$2,126,431	80.72
38	PENNSYLVANIA GENERAL INSURANCE CO	0.38	\$2,377,926	\$1,886,101	\$723,226	\$689,676	36.57
39	ALLIED PROPERTY & CASUALTY INS CO	0.38	\$2,350,054	\$2,195,456	\$1,345,593	\$1,447,939	65.95
40	DEERBROOK INSURANCE COMPANY	0.35	\$2,183,841	\$1,527,200	\$89,344	\$601,900	39.41
41	AMERICAN PREMIER INSURANCE COMPANY	0.34	\$2,101,006	\$2,333,363	\$939,344	\$1,237,404	53.03
42	SAFECO NATIONAL INSURANCE COMPANY	0.33	\$2,063,366	\$2,116,948	\$1,328,073	\$256,289	12.11
43	FIRST AMERICAN INSURANCE COMPANY	0.32	\$1,994,405	\$2,024,593	\$1,008,279	\$1,026,290	50.69
44	TRADERS INSURANCE COMPANY	0.32	\$1,980,806	\$1,893,256	\$868,775	\$654,492	34.57
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.31	\$1,914,279	\$1,830,187	\$1,586,793	\$1,612,236	88.09
46	AMCO INSURANCE COMPANY	0.30	\$1,893,249	\$1,836,342	\$884,336	\$852,736	46.44
47	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.30	\$1,865,650	\$300,100	\$8,412	\$162,306	54.08
48	FAIRMONT INSURANCE COMPANY	0.28	\$1,727,768	\$1,725,902	\$300,629	\$1,109,730	64.30
49	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.28	\$1,713,470	\$1,821,165	\$1,597,613	\$1,486,372	81.62
50	ATLANTA SPECIALTY INSURANCE COMPANY	0.26	\$1,607,014	\$1,698,360	\$738,765	\$1,107,921	65.23
51	AMERICAN MOTORISTS INSURANCE CO	0.25	\$1,555,019	\$1,662,835	\$1,499,117	\$839,653	50.50
52	CONTINENTAL INSURANCE COMPANY THE	0.25	\$1,549,366	\$1,299,073	\$286,771	\$5,787,129	445.48
53	AUTO OWNERS INSURANCE CO MUTUAL	0.25	\$1,533,236	\$1,488,157	\$376,931	\$676,996	45.49
54	CORNERSTONE NATIONAL INSURANCE COMPANY	0.23	\$1,440,120	\$918,504	\$67,521	\$658,870	71.73
55	METROPOLITAN PROPERTY & CASUALTY INS CO	0.23	\$1,409,486	\$1,466,861	\$1,326,862	\$655,736	44.70
56	STATE AUTO PROPERTY & CASUALTY INS CO	0.23	\$1,407,029	\$1,442,187	\$850,561	\$405,544	28.12
57	ILLINOIS FOUNDERS INSURANCE COMPANY	0.22	\$1,374,313	\$1,328,397	\$250,084	\$676,113	50.90
58	ATLANTA CASUALTY COMPANY	0.21	\$1,327,755	\$1,568,705	\$1,478,284	\$1,148,682	73.22
59	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20	\$1,242,257	\$1,382,317	\$1,658,812	\$1,557,718	112.69
60	SECURA INSURANCE A MUTUAL COMPANY	0.20	\$1,235,291	\$1,255,388	\$754,807	\$848,146	67.56

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GENERAL ACCIDENT INS CO OF AMERICA	0.20	\$1,223,787	\$1,011,774	\$320,685	\$72,830	7.20
62	LEADER NATIONAL INSURANCE CO	0.20	\$1,219,180	\$1,008,943	\$497,454	\$253,521	25.13
63	PREFERRED RISK MUTUAL INSURANCE CO	0.19	\$1,194,132	\$1,238,329	\$958,658	\$942,336	76.10
64	AMERICAN STATES INSURANCE COMPANY	0.19	\$1,179,262	\$1,181,839	\$661,828	\$1,198,893	101.44
65	COUNTRY MUTUAL INSURANCE COMPANY	0.19	\$1,167,752	\$1,177,467	\$628,855	\$750,108	63.71
66	SENTRY INSURANCE A MUTUAL COMPANY	0.19	\$1,154,281	\$2,614,526	\$766,926	\$1,067,519	40.83
67	SAGAMORE INSURANCE COMPANY	0.16	\$970,118	\$236,180	\$3,342	\$48,994	20.74
68	FIDELITY AND CASUALTY CO OF NY	0.15	\$931,606	\$980,831	\$123,939	\$2,588,388	263.90
69	GEICO CASUALTY COMPANY	0.14	\$898,324	\$791,237	\$179,077	\$267,302	33.78
70	PREFERRED ABSTAINERS INS CO	0.14	\$861,582	\$853,118	\$243,020	\$201,890	23.66
71	PHOENIX INSURANCE COMPANY THE	0.14	\$850,185	\$769,201	\$280,566	(\$644,203)	-83.75
72	INTEGON NATIONAL INSURANCE COMPANY	0.14	\$843,082	\$1,116,890	\$1,048,805	\$837,786	75.01
73	NATIONWIDE MUTUAL INSURANCE COMPANY	0.13	\$834,994	\$823,481	\$497,631	\$281,687	34.21
74	METROPOLITAN GENERAL INS CO	0.13	\$832,351	\$780,236	\$214,970	\$349,204	44.76
75	GEICO INDEMNITY COMPANY	0.13	\$813,727	\$794,917	\$311,359	\$292,902	36.85
76	CINCINNATI INS CO THE	0.13	\$805,513	\$739,773	\$395,859	\$464,219	62.75
77	WEST AMERICAN INSURANCE COMPANY	0.13	\$805,282	\$761,653	\$637,246	\$398,563	52.33
78	OMAHA PROPERTY AND CASUALTY INS CO	0.13	\$797,835	\$769,478	\$353,145	\$415,081	53.94
79	ECONOMY PREFERRED INSURANCE COMPANY	0.13	\$788,188	\$728,758	\$289,180	\$265,119	36.38
80	NATIONAL GENERAL INS CO	0.13	\$784,740	\$779,979	\$570,563	\$712,946	91.41
81	VALIANT INS CO	0.13	\$782,993	\$1,023,144	\$952,269	\$705,134	68.92
82	GENERAL INSURANCE CO OF AMERICA	0.13	\$778,425	\$781,309	\$359,796	\$337,207	43.16
83	METROPOLITAN GROUP PROP & CAS INS CO	0.12	\$767,561	\$713,018	\$310,747	\$527,579	73.99
84	COLONIAL INSURANCE CO OF CALIFORNIA	0.12	\$764,022	\$787,393	\$583,449	(\$412,172)	-52.35
85	CITIZENS INSURANCE COMPANY OF AMERICA	0.12	\$741,185	\$793,566	\$324,811	\$325,560	41.02
86	MILLERS CLASSIFIED INSURANCE COMPANY	0.11	\$680,155	\$742,732	\$349,660	\$785,349	105.74
87	TRI STATE INSURANCE COMPANY	0.11	\$671,449	\$648,123	\$991,031	\$350,529	54.08
88	FIDELITY & GUARANTY INS UNDERWRITERS	0.11	\$664,515	\$748,897	\$457,339	\$269,317	35.96
89	AMERICAN NATIONAL GENERAL INS CO	0.11	\$661,169	\$658,917	\$334,882	\$193,789	29.41
90	ATLANTIC MUTUAL INSURANCE COMPANY	0.10	\$637,813	\$512,060	\$87,265	\$327,325	63.92
91	VIGILANT INSURANCE COMPANY	0.09	\$582,199	\$582,447	\$869,696	\$597,834	102.64
92	TRAVELERS INDEMNITY COMPANY	0.09	\$543,466	\$491,828	\$87,026	(\$367,271)	-74.67
93	FEDERATED MUTUAL INSURANCE COMPANY	0.09	\$531,539	\$545,167	\$160,255	\$139,982	25.68
94	PROGRESSIVE CASUALTY INSURANCE CO	0.09	\$528,303	\$109,227	\$79,910	(\$31,208)	-28.57
95	TRUSTGARD INSURANCE COMPANY	0.08	\$495,358	\$733,598	\$582,667	\$742,484	101.21
96	HARTFORD FIRE INSURANCE COMPANY	0.08	\$489,191	\$478,520	\$171,615	\$66,280	13.85
97	MIDLAND RISK INSURANCE COMPANY	0.08	\$482,015	\$499,237	\$306,183	\$394,735	79.07
98	INFINITY INSURANCE COMPANY	0.08	\$474,322	\$525,253	\$602,003	\$75,482	14.37
99	DEPOSITORS INSURANCE COMPANY	0.07	\$460,007	\$386,574	\$263,374	\$280,231	72.49
100	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07	\$450,584	\$394,515	\$34,416	\$42,770	10.84
101	MASSACHUSETTS BAY INS CO	0.07	\$436,398	\$479,271	\$377,469	\$150,433	31.39
102	ASSURANCE COMPANY OF AMERICA	0.07	\$421,834	\$572,944	\$782,137	\$381,742	66.63
103	GENERAL CASUALTY CO OF WISCONSIN	0.07	\$416,066	\$449,870	\$171,129	\$427,791	95.09
104	VIKING INSURANCE COMPANY OF WI	0.07	\$407,364	\$408,621	\$446,728	(\$31,424)	-7.69
105	AMICA MUTUAL INSURANCE COMPANY	0.06	\$398,011	\$370,822	\$75,240	\$332,171	89.58
106	SECURITY NATIONAL INSURANCE COMPANY	0.06	\$388,468	\$366,485	\$113,055	\$151,408	41.31
107	FEDERAL INSURANCE COMPANY	0.06	\$372,900	\$344,992	\$40,195	\$134,706	39.05
108	EMCASCO INSURANCE COMPANY	0.06	\$368,925	\$372,572	\$324,069	\$92,679	24.88
109	CALIFORNIA CASUALTY INSURANCE CO	0.06	\$364,767	\$244,376	\$19,883	\$167,625	68.59
110	PAFCO GENERAL INSURANCE COMPANY	0.06	\$364,526	\$233,911	\$17,500	\$166,607	71.23
111	HAWKEYE SECURITY INSURANCE COMPANY	0.06	\$345,291	\$314,330	\$151,396	\$181,156	57.63
112	UNITED SECURITY INSURANCE COMPANY	0.06	\$345,039	\$283,461	\$191,470	\$274,567	96.86
113	GENERAL CASUALTY CO OF ILLINOIS	0.06	\$343,843	\$111,497	\$0	\$26,583	23.84
114	MIC GENERAL INSURANCE CORPORATION	0.05	\$337,527	\$267,676	\$146,231	\$140,550	52.51
115	MENDOTA INSURANCE COMPANY	0.05	\$335,270	\$413,439	\$366,902	\$219,441	53.08
116	TIG PREMIER INSURANCE COMPANY	0.05	\$320,775	\$194,107	\$102,299	\$73,321	37.77
117	ECONOMY FIRE & CASUALTY COMPANY	0.05	\$317,078	\$297,141	\$31,141	\$209,541	70.52
118	COLONIAL PENN FRANKLIN INSURANCE CO	0.05	\$307,911	\$294,329	\$245,619	\$214,021	72.71
119	NATIONAL GENERAL ASSURANCE COMPANY	0.05	\$298,060	\$212,784	\$20,496	\$166,852	78.41
120	AMEX ASSURANCE COMPANY	0.05	\$297,403	\$290,319	\$96,958	\$25,988	8.95

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	METROPOLITAN CASUALTY INS CO	0.05	\$295,661	\$305,042	\$201,999	\$235,056	77.06
122	REGENT INSURANCE COMPANY	0.05	\$290,476	\$349,111	\$216,954	\$274,016	78.49
123	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05	\$283,216	\$278,528	\$91,001	\$10,828	3.89
124	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$282,540	\$278,137	\$104,727	\$51,541	18.53
125	MIDWEST MUTUAL INSURANCE CO	0.05	\$280,300	\$276,393	\$133,435	\$110,782	40.08
126	PACIFIC INDEMNITY COMPANY	0.04	\$276,932	\$261,168	\$53,087	\$357,791	137.00
127	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04	\$272,352	\$257,431	\$152,440	\$252,775	98.19
128	ALLIED MUTUAL INS CO	0.04	\$271,215	\$262,759	\$139,264	\$26,320	10.02
129	AMERISURE INSURANCE COMPANY	0.04	\$266,993	\$374,105	\$612,949	\$679,888	181.74
130	PROVIDIAN AUTO AND HOME INSURANCE CO	0.04	\$259,638	\$291,294	\$490,411	\$555,746	190.79
131	TEACHERS INSURANCE COMPANY	0.04	\$253,264	\$251,043	\$145,117	\$133,376	53.13
132	UNITED STATES FIDELITY & GUARANTY CO	0.04	\$250,298	\$277,924	\$89,793	\$48,263	17.37
133	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$242,902	\$195,036	\$12,875	(\$440,665)	-225.94
134	COLONIAL PENN INSURANCE COMPANY	0.04	\$237,117	\$240,183	\$177,246	\$86,446	35.99
135	LIBERTY INSURANCE CORPORATION	0.04	\$229,807	\$178,046	\$135,910	\$374,451	210.31
136	WARNER INSURANCE COMPANY	0.04	\$225,422	\$169,436	\$13,293	\$114,490	67.57
137	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$224,356	\$220,569	\$46,106	\$116,473	52.81
138	OHIO CASUALTY INSURANCE COMPANY	0.03	\$198,721	\$195,405	\$90,400	\$147,048	75.25
139	HORACE MANN INSURANCE COMPANY	0.03	\$163,790	\$168,353	\$12,984	\$131,154	77.90
140	GREAT NORTHERN INSURANCE COMPANY	0.02	\$147,523	\$114,503	\$15,623	\$87,100	76.07
141	UNITED FIRE AND CASUALTY COMPANY	0.02	\$147,479	\$146,096	\$56,117	\$91,979	62.96
142	HANOVER INSURANCE COMPANY THE	0.02	\$145,893	\$171,105	\$87,844	\$42,909	25.08
143	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$134,080	\$115,247	\$1,600	\$115,767	100.45
144	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02	\$128,383	\$124,604	\$93,663	\$17,006	13.65
145	UNIVERSAL UNDERWRITERS INS CO	0.02	\$126,495	\$119,077	\$53,356	\$34,680	29.12
146	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02	\$125,039	\$89,491	\$11,833	\$80,868	90.36
147	HARTFORD CASUALTY INS CO	0.02	\$115,948	\$124,835	\$33,360	\$5,740	4.60
148	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$115,401	\$137,143	\$192,231	\$246,883	180.02
149	MARYLAND CASUALTY COMPANY	0.02	\$113,858	\$145,146	\$85,933	\$23,954	16.50
150	DIRECT AUTO INDEMNITY CO	0.02	\$105,528	\$106,116	\$186,815	(\$399)	-0.38
151	NATIONAL ALLIANCE INSURANCE CO	0.02	\$103,592	\$95,829	\$25,050	\$97,887	102.15
152	EAGLE AMERICAN INSURANCE COMPANY	0.02	\$103,437	\$116,463	\$38,027	\$55,240	47.43
153	FARMERS ALLIANCE MUTUAL INS CO	0.02	\$99,860	\$97,695	\$58,530	\$95,821	98.08
154	CONTINENTAL WESTERN INSURANCE CO	0.01	\$91,355	\$94,741	\$145,954	\$163,427	172.50
155	TRAVCO INSURANCE COMPANY	0.01	\$82,076	\$41,774	\$0	\$25,888	61.97
156	FARM AND CITY INSURANCE COMPANY	0.01	\$74,792	\$67,588	\$13,403	\$64,804	95.88
157	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$68,445	\$82,985	\$137,880	\$58,611	70.63
158	ELECTRIC INSURANCE COMPANY	0.01	\$64,285	\$56,280	\$40,222	\$31,701	56.33
159	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$57,218	\$48,191	\$67,519	\$55,496	115.16
160	MERASTAR INSURANCE COMPANY	0.01	\$55,200	\$56,048	\$26,050	\$39,225	69.98
161	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$52,786	\$49,670	\$4,900	(\$149,383)	-300.75
162	COUNTRY CASUALTY INS CO	0.01	\$46,021	\$45,785	\$4,360	(\$9,786)	-21.37
163	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$43,398	\$44,121	\$25,400	\$11,963	27.11
164	FOREMOST INSURANCE CO	0.01	\$42,944	\$42,408	\$0	\$5,414	12.77
165	ALLIANCE INSURANCE COMPANY INC	0.01	\$40,986	\$34,269	\$697	\$10,697	31.21
166	ST PAUL MERCURY INSURANCE COMPANY	0.01	\$40,589	\$39,627	\$13,000	\$5,847	14.76
167	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$40,274	\$38,930	\$58,500	\$46,158	118.57
168	STATE AUTO NATIONAL INSURANCE COMPANY	0.01	\$39,558	\$14,156	\$0	\$1,023	7.23
169	WORKMENS AUTO INSURANCE COMPANY	0.01	\$31,691	\$22,602	\$250	\$250	1.11
170	GREENWICH INSURANCE COMPANY	0.00	\$30,163	\$27,729	\$184,803	\$198,710	716.61
171	ARMED FORCES INSURANCE EXCHANGE	0.00	\$25,849	\$25,563	\$4,500	\$7,053	27.59
172	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$24,054	\$26,268	\$14,117	(\$6,930)	-26.38
173	GRINNELL SELECT INSURANCE COMPANY	0.00	\$23,617	\$13,817	\$1,373	\$7,222	52.27
174	KANSAS CITY FIRE & MARINE INS CO	0.00	\$23,338	\$27,178	\$4,150	\$14,975	55.10
175	USAA GENERAL INDEMNITY COMPANY	0.00	\$22,955	\$5,322	\$0	\$2,343	44.02
176	MIDWESTERN INSURANCE COMPANY	0.00	\$22,768	\$29,435	\$27,710	\$2,194	7.45
177	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$20,863	\$20,871	\$502	\$15,560	74.55
178	TWIN CITY FIRE INS CO	0.00	\$20,262	\$21,499	\$4,466	\$4,411	20.52
179	CENTENNIAL INSURANCE COMPANY	0.00	\$20,149	\$19,585	\$995	(\$6,127)	-31.28
180	GLENS FALLS INSURANCE COMPANY THE	0.00	\$19,699	\$20,344	\$0	\$3,744	18.40

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	AMERICAN BANKERS INS CO OF FLORIDA	0.00	\$15,207	\$29,141	\$762,311	(\$12,597)	-43.23
182	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$14,288	\$8,475	\$0	\$66,670	786.67
183	AMERICAN INDEMNITY COMPANY	0.00	\$12,945	\$12,838	\$1,955	\$1,415	11.02
184	CINCINNATI INDEMNITY COMPANY INC	0.00	\$11,011	\$8,363	\$0	\$0	0.00
185	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$10,473	\$8,207	\$7,657	\$15,569	189.70
186	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$10,241	\$58,965	\$345,441	\$174,889	296.60
187	GREAT AMERICAN INSURANCE COMPANY	0.00	\$10,014	\$8,116	\$1,001	\$9,420	116.07
188	PRUDENTIAL GENERAL INS CO	0.00	\$9,719	\$10,650	\$0	(\$26,465)	-248.50
189	JOHN DEERE INSURANCE COMPANY	0.00	\$9,672	\$9,702	\$6,025	\$5,122	52.79
190	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$9,670	\$9,249	\$572	(\$4,374)	-47.29
191	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$9,411	\$10,338	\$7,997	\$2,387	23.09
192	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$6,654	\$6,249	\$349	(\$5,647)	-90.37
193	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$6,380	\$4,207	\$1,480	\$1,480	35.18
194	CINCINNATI CASUALTY COMPANY THE	0.00	\$6,230	\$6,211	\$0	\$0	0.00
195	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$5,799	\$6,825	\$409	\$409	5.99
196	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$5,092	\$3,473	\$0	\$3,090	88.97
197	AMERICAN PROTECTION INSURANCE CO	0.00	\$3,772	\$5,094	\$0	(\$4,182)	-82.10
198	HAULERS INSURANCE COMPANY INC	0.00	\$3,218	\$1,088	\$0	\$0	0.00
199	AMERICAN CASUALTY CO OF READING PA	0.00	\$3,060	\$3,348	\$107,856	\$106,225	3172.79
200	INTERNATIONAL INDEMNITY COMPANY	0.00	\$2,860	\$11,811	\$137,167	(\$345,016)	-2921.14
201	FIREMANS FUND INSURANCE COMPANY	0.00	\$2,762	\$3,804	\$4,169	(\$5,000)	-131.44
202	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$2,755	\$3,868	\$2,645	(\$3,269)	-84.51
203	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$2,382	\$2,872	\$2,174	\$592	20.61
204	OHIO SECURITY INSURANCE COMPANY	0.00	\$2,192	\$2,325	\$0	(\$59)	-2.54
205	NATIONAL INSURANCE UNDERWRITERS	0.00	\$1,659	\$3,287	\$558	\$558	16.98
206	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$1,615	\$1,615	\$4,600	\$2,293	141.98
207	FIRSTCOMP INSURANCE COMPANY	0.00	\$1,515	\$1,515	\$0	\$0	0.00
208	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$1,468	\$1,616	\$0	\$0	0.00
209	TIG INSURANCE COMPANY	0.00	\$1,324	\$1,324	\$8,843	\$17,804	1344.71
210	ROYAL INDEMNITY COMPANY	0.00	\$1,238	\$1,294	\$56	\$67,872	5245.13
211	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$1,018	\$1,294	\$0	\$10,413	804.71
212	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$947	\$154	\$0	\$0	0.00
213	SAFEGUARD INSURANCE COMPANY	0.00	\$904	\$888	\$0	(\$133)	-14.98
214	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$665	\$665	\$1,700	(\$6,959)	-1046.47
215	MOTORS INSURANCE CORPORATION	0.00	\$627	\$674	\$406	\$253	37.54
216	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$536	\$530	\$0	(\$67)	-12.64
217	CASUALTY RECIPROCAL EXCHANGE	0.00	\$519	\$6,183	\$19,753	\$617,169	9981.71
218	ASSOCIATED INDEMNITY CORPORATION	0.00	\$288	\$600	\$90,820	(\$60,650)	-10108.33
219	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$261	\$492	\$10,000	\$9,892	2010.57
220	NORTH AMERICAN SPECIALTY INS CO	0.00	\$259	\$259	\$0	\$438	169.11
221	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$137	\$94	\$0	(\$7,944)	-8451.06
222	MARKEL INSURANCE COMPANY	0.00	\$77	\$5,565	\$0	(\$26,193)	-470.67
223	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$20	\$19	\$9	\$15	78.95
224	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$14	\$13	\$4	\$4	30.77
225	CUMIS INSURANCE SOCIETY INC	0.00	\$13	\$13	\$8	\$6	46.15
226	BITUMINOUS CASUALTY CORPORATION	0.00	\$11	\$11	\$8	\$8	72.73
227	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$11	\$3	\$5	\$30	1000.00
228	AMERICAN SECURITY INSURANCE COMPANY	0.00	\$10	\$14	\$0	\$0	0.00
229	RELIANCE INSURANCE COMPANY	0.00	\$4	\$10	\$10	\$10	100.00
230	ZURICH INSURANCE COMPANY	0.00	\$3	\$2	\$1	\$5,401	270050.00
231	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$1	\$1	(\$948)	(\$958)	-95800.00
232	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$70)	N/A
233	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$3,062)	N/A
234	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$19,454)	N/A
235	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$136	\$0	\$420	308.82
236	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$1,158)	N/A
237	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$12,519	\$22,075	(\$221,222)	-1767.09
238	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$2,580	N/A
239	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$89)	N/A
240	EMPIRE FIRE AND MARINE INSURANCE CO	0.00	\$0	\$0	\$16,500	(\$22,223)	N/A

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$33,000	\$70,500	N/A
242	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$126	\$0	(\$549)	-435.71
243	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$21)	N/A
244	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$73)	N/A
245	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$246,419	\$33,544	N/A
246	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,301)	N/A
247	LMI INSURANCE COMPANY	0.00	\$0	\$0	\$3	\$4	N/A
248	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$9	\$61,000	(\$10,235)	-113722.22
249	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$0	(\$7,114)	N/A
250	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	\$0	\$0	(\$1,476)	N/A
251	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$3	(\$237)	N/A
252	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$102,500	(\$296,169)	N/A
253	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	(\$2)	(\$129)	N/A
254	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$6,812	\$6,724	N/A
255	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$22,758	(\$1,472)	N/A
256	RISCORP NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	(\$133)	(\$133)	N/A
257	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$0	\$0	\$0	(\$1)	N/A
258	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$2,849	\$2,849	N/A
259	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$0	\$0	\$13,847	\$47,849	N/A
260	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$1,200	\$1,200	N/A
261	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$0	\$0	\$0	(\$1,184)	N/A
262	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$306	N/A
263	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$510	\$14,576	(\$21,393)	-4194.71
264	CONTINENTAL CASUALTY COMPANY	-0.00	(\$1)	\$2,707	\$203,516	\$2,276,307	84089.66
265	THOMAS JEFFERSON INSURANCE COMPANY	-0.00	(\$104)	\$319	\$12	\$0	0.00
266	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$641)	\$503	\$0	(\$3,052)	-606.76
267	CITIZENS SECURITY MUTUAL INS CO	-0.00	(\$11,392)	\$0	\$0	(\$7,802)	N/A
268	TRAVELERS CASUALTY AND SURETY CO	-0.00	(\$15,992)	\$93,634	\$47,530	(\$316,134)	-337.63
269	COMMERCIAL UNION INSURANCE COMPANY	-0.00	(\$22,310)	(\$21,547)	\$2,483	(\$1,536)	7.13
TOTAL		100.00	\$620,940,210	\$622,594,555	\$319,247,114	\$312,385,604	50.17

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	24.26	\$89,560,386	\$88,721,882	\$63,731,517	\$61,874,262	69.74
2	AMERICAN FAMILY MUTUAL INS CO	17.30	\$63,845,427	\$62,558,686	\$40,047,437	\$41,388,197	66.16
3	SHELTER MUTUAL INSURANCE CO	5.95	\$21,974,646	\$21,679,064	\$16,554,960	\$14,077,277	64.93
4	AMERICAN STANDARD INS CO OF WISCONSIN	5.22	\$19,264,336	\$19,238,777	\$13,400,281	\$13,508,272	70.21
5	ALLSTATE INSURANCE COMPANY	3.94	\$14,556,271	\$14,117,378	\$10,694,785	\$11,466,358	81.22
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.09	\$11,415,171	\$11,132,478	\$8,225,067	\$8,186,390	73.54
7	PROGRESSIVE NORTHWESTERN INS CO	2.42	\$8,947,077	\$9,217,245	\$6,326,337	\$6,410,067	69.54
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.24	\$8,253,284	\$8,048,404	\$5,887,929	\$6,156,502	76.49
9	ALLSTATE INDEMNITY COMPANY	1.74	\$6,441,090	\$6,616,857	\$5,292,185	\$5,566,239	84.12
10	STATE FARM FIRE AND CASUALTY CO	1.64	\$6,045,376	\$5,943,888	\$4,097,385	\$4,080,494	68.65
11	CAMERON MUTUAL INSURANCE COMPANY	1.25	\$4,599,023	\$4,629,542	\$3,304,940	\$3,290,960	71.09
12	FARMERS AND MERCHANTS INSURANCE CO	1.23	\$4,533,154	\$4,224,978	\$3,115,834	\$3,029,603	71.71
13	AMERICAN STATES PREFERRED INS CO	1.21	\$4,482,194	\$4,260,894	\$3,227,976	\$3,421,596	80.30
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.15	\$4,247,273	\$4,171,780	\$3,379,720	\$3,383,521	81.10
15	SAFECO INSURANCE CO OF AMERICA	1.14	\$4,215,421	\$4,082,011	\$3,532,001	\$3,703,984	90.74
16	LIBERTY MUTUAL FIRE INSURANCE CO	1.09	\$4,017,682	\$3,805,071	\$2,401,844	\$2,427,025	63.78
17	HARTFORD UNDERWRITERS INSURANCE CO	1.09	\$4,016,831	\$3,816,403	\$2,634,808	\$2,666,000	69.86
18	ILLINOIS NATIONAL INSURANCE COMPANY	1.08	\$3,989,679	\$3,129,196	\$1,083,374	\$2,504,217	80.03
19	NATIONAL INSURANCE ASSOCIATION	0.84	\$3,088,579	\$3,134,067	\$2,005,555	\$3,120,233	99.56
20	COLUMBIA MUTUAL INSURANCE CO	0.71	\$2,633,938	\$2,706,409	\$1,654,585	\$1,441,634	53.27
21	DAIRYLAND INSURANCE COMPANY	0.71	\$2,619,309	\$2,653,853	\$1,450,027	\$1,461,171	55.06
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.64	\$2,373,073	\$2,182,367	\$1,783,187	\$1,872,110	85.78
23	IGF INSURANCE COMPANY	0.58	\$2,138,048	\$2,367,833	\$1,696,752	\$1,985,631	83.86
24	USAA CASUALTY INSURANCE COMPANY	0.55	\$2,018,406	\$1,923,072	\$1,537,325	\$1,610,513	83.75
25	AUTO CLUB FAMILY INSURANCE COMPANY	0.54	\$2,011,417	\$1,928,259	\$1,223,692	\$1,249,951	64.82
26	WINDSOR INSURANCE COMPANY	0.54	\$1,985,024	\$2,033,078	\$1,338,277	\$1,303,517	64.12
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.53	\$1,957,139	\$1,960,621	\$1,344,042	\$1,409,927	71.91
28	AMERICAN ECONOMY INSURANCE COMPANY	0.53	\$1,940,365	\$1,975,146	\$1,687,374	\$1,627,070	82.38
29	GEICO GENERAL INS CO	0.48	\$1,768,842	\$1,727,562	\$1,206,730	\$1,273,944	73.74
30	GATEWAY INSURANCE COMPANY	0.47	\$1,753,106	\$1,694,882	\$1,260,370	\$1,262,444	74.49
31	FIRST NATIONAL INS CO OF AMERICA	0.47	\$1,737,326	\$1,679,916	\$1,301,740	\$1,384,029	82.39
32	SAFECO INSURANCE COMPANY OF ILLINOIS	0.47	\$1,725,030	\$1,617,072	\$1,567,741	\$1,661,275	102.73
33	SHELTER GENERAL INS CO	0.46	\$1,711,928	\$1,552,180	\$1,066,750	\$1,067,660	68.78
34	GRINNELL MUTUAL REINSURANCE COMPANY	0.46	\$1,710,672	\$1,639,787	\$1,212,241	\$1,273,746	77.68
35	AMERICAN PREMIER INSURANCE COMPANY	0.46	\$1,709,333	\$1,769,793	\$1,221,997	\$1,243,060	70.24
36	TRADERS INSURANCE COMPANY	0.42	\$1,537,491	\$1,463,408	\$761,640	\$851,467	58.18
37	FIRST AMERICAN INSURANCE COMPANY	0.38	\$1,408,523	\$1,441,296	\$1,006,531	\$958,344	66.49
38	DEARBROOK INSURANCE COMPANY	0.38	\$1,400,954	\$974,438	\$509,995	\$816,838	83.83
39	ATLANTA SPECIALTY INSURANCE COMPANY	0.36	\$1,325,909	\$1,314,367	\$878,033	\$858,826	65.34
40	ALLIED PROPERTY & CASUALTY INS CO	0.34	\$1,245,084	\$1,162,989	\$904,797	\$973,712	83.72
41	SAFECO NATIONAL INSURANCE COMPANY	0.33	\$1,232,621	\$1,261,203	\$1,038,778	\$1,037,690	82.28
42	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.32	\$1,178,530	\$189,572	\$109,247	\$157,317	82.99
43	ATLANTA CASUALTY COMPANY	0.30	\$1,095,505	\$1,199,537	\$991,813	\$922,500	76.90
44	FAIRMONT INSURANCE COMPANY	0.30	\$1,089,141	\$1,087,859	\$614,805	\$786,979	72.34
45	TRAVELERS PROPERTY CASUALTY INS CO	0.28	\$1,045,503	\$1,067,319	\$0	\$0	0.00
46	CONTINENTAL INSURANCE COMPANY THE	0.28	\$1,024,398	\$853,471	\$731,691	\$733,193	85.91
47	AMCO INSURANCE COMPANY	0.26	\$975,083	\$945,602	\$762,217	\$734,965	77.72
48	SECURA INSURANCE A MUTUAL COMPANY	0.25	\$933,746	\$930,070	\$576,972	\$585,583	62.96
49	CORNERSTONE NATIONAL INSURANCE COMPANY	0.25	\$927,748	\$592,291	\$393,457	\$832,207	140.51
50	ILLINOIS FOUNDERS INSURANCE COMPANY	0.25	\$916,510	\$885,879	\$429,353	\$571,486	64.51
51	MILLERS MUTUAL INSURANCE ASSOCIATION	0.25	\$910,956	\$1,019,130	\$1,106,108	\$1,057,111	103.73
52	SENTRY INSURANCE A MUTUAL COMPANY	0.25	\$908,377	\$900,895	\$600,901	\$585,966	65.04
53	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.23	\$835,284	\$856,005	\$541,367	\$530,976	62.03
54	STATE AUTO PROPERTY & CASUALTY INS CO	0.23	\$833,359	\$854,163	\$512,465	\$456,876	53.49
55	PREFERRED RISK MUTUAL INSURANCE CO	0.23	\$830,716	\$835,469	\$697,907	\$676,607	80.99
56	AUTO OWNERS INSURANCE CO MUTUAL	0.22	\$824,749	\$797,385	\$631,933	\$657,012	82.40
57	COUNTRY MUTUAL INSURANCE COMPANY	0.21	\$783,838	\$796,178	\$622,376	\$642,610	80.71
58	METROPOLITAN PROPERTY & CASUALTY INS CO	0.21	\$777,801	\$805,145	\$602,814	\$555,945	69.05
59	AMERICAN STATES INSURANCE COMPANY	0.21	\$775,370	\$774,600	\$592,938	\$614,548	79.34
60	SAGAMORE INSURANCE COMPANY	0.21	\$758,164	\$183,740	\$45,106	\$81,195	44.19
61	AMERICAN MOTORISTS INSURANCE CO	0.18	\$666,437	\$712,643	\$689,088	\$593,857	83.33
62	LEADER NATIONAL INSURANCE CO	0.18	\$663,744	\$563,639	\$303,070	\$389,075	69.03
63	INTEGON NATIONAL INSURANCE COMPANY	0.17	\$642,013	\$610,293	\$692,730	\$553,255	68.28
64	PENNSYLVANIA GENERAL INSURANCE CO	0.17	\$619,858	\$410,278	\$517,038	\$541,565	132.00
65	GENERAL INSURANCE CO OF AMERICA	0.16	\$601,122	\$601,100	\$360,573	\$382,699	63.67

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16	\$600,392	\$591,473	\$403,512	\$424,395	71.75
67	PREFERRED ABSTAINERS INS CO	0.15	\$570,878	\$552,650	\$313,160	\$317,994	57.54
68	ECONOMY PREFERRED INSURANCE COMPANY	0.15	\$563,015	\$520,423	\$419,373	\$429,785	82.58
69	NATIONAL GENERAL INS CO	0.14	\$514,128	\$512,419	\$358,488	\$420,862	82.13
70	GENERAL ACCIDENT INS CO OF AMERICA	0.14	\$513,416	\$377,583	\$936,918	\$909,858	240.97
71	METROPOLITAN GENERAL INS CO	0.14	\$507,233	\$474,411	\$367,431	\$425,986	89.79
72	TRI STATE INSURANCE COMPANY	0.13	\$485,399	\$484,655	\$491,901	\$361,738	74.64
73	GEICO CASUALTY COMPANY	0.13	\$482,051	\$426,006	\$198,731	\$224,841	52.78
74	GEICO INDEMNITY COMPANY	0.13	\$476,769	\$465,181	\$271,094	\$289,482	62.23
75	METROPOLITAN GROUP PROP & CAS INS CO	0.13	\$476,753	\$445,028	\$477,905	\$514,777	115.67
76	VALIANT INS CO	0.13	\$474,781	\$618,880	\$585,555	\$494,385	79.88
77	OMAHA PROPERTY AND CASUALTY INS CO	0.13	\$463,159	\$446,075	\$292,720	\$366,985	82.27
78	MILLERS CLASSIFIED INSURANCE COMPANY	0.13	\$462,470	\$506,573	\$479,542	\$463,526	91.50
79	PHOENIX INSURANCE COMPANY THE	0.12	\$448,272	\$403,652	\$303,382	\$333,914	82.72
80	FIDELITY AND CASUALTY CO OF NY	0.12	\$446,942	\$470,861	\$356,845	(\$2,304,799)	-489.49
81	WEST AMERICAN INSURANCE COMPANY	0.12	\$429,670	\$405,096	\$379,907	\$384,842	95.00
82	VIKING INSURANCE COMPANY OF WI	0.11	\$407,364	\$408,621	\$230,971	(\$16,247)	-3.98
83	COLONIAL INSURANCE CO OF CALIFORNIA	0.11	\$401,799	\$413,750	\$294,194	\$290,637	70.24
84	EMPLOYERS FIRE INSURANCE COMPANY	0.11	\$388,632	\$387,322	\$1,075,905	\$1,080,781	279.04
85	INFINITY INSURANCE COMPANY	0.10	\$372,816	\$411,317	\$321,860	\$258,153	62.76
86	CITIZENS INSURANCE COMPANY OF AMERICA	0.09	\$347,179	\$371,723	\$386,450	\$221,056	59.47
87	AMERICAN NATIONAL GENERAL INS CO	0.09	\$344,384	\$331,645	\$278,040	\$278,596	84.00
88	VIGILANT INSURANCE COMPANY	0.09	\$341,717	\$344,956	\$234,938	\$160,331	46.48
89	MIDLAND RISK INSURANCE COMPANY	0.09	\$324,622	\$336,221	\$206,206	\$265,844	79.07
90	PROGRESSIVE CASUALTY INSURANCE CO	0.09	\$323,072	\$51,939	\$37,299	\$41,709	80.30
91	TRUSTGARD INSURANCE COMPANY	0.08	\$309,075	\$464,295	\$368,060	\$317,811	68.45
92	HARTFORD FIRE INSURANCE COMPANY	0.08	\$302,457	\$293,555	\$205,757	\$207,098	70.55
93	TRAVELERS INDEMNITY COMPANY	0.08	\$299,640	\$268,922	\$209,108	\$239,653	89.12
94	PAFCO GENERAL INSURANCE COMPANY	0.08	\$280,423	\$180,948	\$91,174	\$151,274	83.60
95	MIC GENERAL INSURANCE CORPORATION	0.07	\$276,123	\$218,695	\$124,570	\$110,785	50.66
96	UNITED SECURITY INSURANCE COMPANY	0.07	\$269,915	\$221,245	\$159,189	\$207,971	94.00
97	COLONIAL PENN FRANKLIN INSURANCE CO	0.07	\$254,361	\$243,141	\$202,903	\$176,800	72.72
98	DEPOSITORS INSURANCE COMPANY	0.07	\$241,082	\$202,615	\$179,680	\$191,151	94.34
99	ASSURANCE COMPANY OF AMERICA	0.06	\$237,924	\$334,622	\$340,500	\$293,016	87.57
100	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.06	\$219,630	\$199,074	\$108,174	\$150,282	75.49
101	FEDERAL INSURANCE COMPANY	0.06	\$219,546	\$205,470	\$94,891	\$95,906	46.68
102	NATIONAL GENERAL ASSURANCE COMPANY	0.06	\$215,531	\$153,273	\$88,793	\$193,974	126.55
103	TRAVELERS INDEMNITY CO OF ILLINOIS	0.06	\$215,175	\$188,970	\$177,081	\$188,694	99.85
104	CALIFORNIA CASUALTY INSURANCE CO	0.06	\$214,109	\$143,822	\$110,594	\$142,859	99.33
105	COLONIAL PENN INSURANCE COMPANY	0.06	\$208,889	\$211,590	\$156,145	\$76,155	35.99
106	GENERAL CASUALTY CO OF WISCONSIN	0.06	\$208,828	\$222,223	\$200,512	\$195,756	88.09
107	MENDOTA INSURANCE COMPANY	0.06	\$206,803	\$249,405	\$173,652	\$121,913	48.88
108	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$201,537	\$198,193	\$99,827	\$107,449	54.21
109	MASSACHUSETTS BAY INS CO	0.05	\$201,377	\$221,870	\$128,779	\$144,504	65.13
110	HAWKEYE SECURITY INSURANCE COMPANY	0.05	\$193,757	\$177,388	\$155,407	\$164,046	92.48
111	SECURITY NATIONAL INSURANCE COMPANY	0.05	\$189,697	\$180,074	\$159,782	\$171,019	94.97
112	AMICA MUTUAL INSURANCE COMPANY	0.05	\$188,416	\$186,017	\$127,297	\$127,635	68.61
113	CINCINNATI INS CO THE	0.05	\$183,642	\$166,831	\$189,448	\$245,737	147.30
114	LIBERTY INSURANCE CORPORATION	0.05	\$181,427	\$126,438	\$42,933	\$42,131	33.32
115	AMERICAN INTERNATIONAL INS CO	0.05	\$177,473	\$130,577	\$61,364	\$93,038	71.25
116	GENERAL CASUALTY CO OF ILLINOIS	0.05	\$170,520	\$54,801	\$13,421	\$28,416	51.85
117	REGENT INSURANCE COMPANY	0.04	\$164,967	\$195,407	\$173,018	\$196,672	100.65
118	PACIFIC INDEMNITY COMPANY	0.04	\$163,723	\$153,987	\$64,122	\$61,603	40.01
119	TEACHERS INSURANCE COMPANY	0.04	\$163,182	\$154,845	\$148,789	\$159,843	103.23
120	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$163,022	\$152,675	\$173,753	\$176,758	115.77
121	AMERISURE INSURANCE COMPANY	0.04	\$160,425	\$226,189	\$235,799	\$24,004	10.61
122	TIG PREMIER INSURANCE COMPANY	0.04	\$149,345	\$90,539	\$71,835	\$118,752	131.16
123	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$148,028	\$145,762	\$96,640	\$98,478	67.56
124	METROPOLITAN CASUALTY INS CO	0.04	\$147,705	\$152,289	\$148,626	\$141,933	93.20
125	FIREMANS FUND INS CO OF MISSOURI	0.04	\$145,084	\$137,371	\$964,274	\$1,058,592	770.61
126	PROVIDIAN AUTO AND HOME INSURANCE CO	0.04	\$145,039	\$161,553	\$127,340	\$127,854	79.14
127	MIDWEST MUTUAL INSURANCE CO	0.04	\$131,611	\$126,635	\$72,604	\$90,600	71.54
128	AMEX ASSURANCE COMPANY	0.03	\$127,460	\$124,424	\$121,157	\$68,605	55.14
129	CHARTER OAK FIRE INSURANCE CO THE	0.03	\$123,527	\$99,040	\$71,054	\$84,774	85.60
130	AMERICAN FIRE & CASUALTY COMPANY	0.03	\$117,263	\$114,642	\$107,787	\$134,940	117.71

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	OHIO CASUALTY INSURANCE COMPANY	0.03	\$110,638	\$108,979	\$62,598	\$69,104	63.41
132	HORACE MANN INSURANCE COMPANY	0.03	\$104,021	\$105,965	\$110,632	\$105,806	99.85
133	DIRECT AUTO INDEMNITY CO	0.03	\$98,254	\$98,801	\$59,691	\$59,691	60.42
134	GREAT NORTHERN INSURANCE COMPANY	0.02	\$87,502	\$68,158	\$75,705	\$86,981	127.62
135	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$80,625	\$95,959	\$97,286	\$93,626	97.57
136	NATIONAL ALLIANCE INSURANCE CO	0.02	\$74,556	\$68,970	\$56,531	\$108,952	157.97
137	CONTINENTAL WESTERN INSURANCE CO	0.02	\$73,826	\$76,570	\$94,641	\$73,159	95.55
138	UNITED FIRE AND CASUALTY COMPANY	0.02	\$73,811	\$73,020	\$32,409	\$34,581	47.36
139	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02	\$73,395	\$52,668	\$65,819	\$68,920	130.86
140	HARTFORD CASUALTY INS CO	0.02	\$71,178	\$76,987	\$71,371	\$71,736	93.18
141	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$71,140	\$60,586	\$25,073	\$45,319	74.80
142	FARM AND CITY INSURANCE COMPANY	0.02	\$67,730	\$61,221	\$28,233	\$58,553	95.64
143	HANOVER INSURANCE COMPANY THE	0.02	\$66,349	\$77,851	\$42,650	\$36,254	46.57
144	EAGLE AMERICAN INSURANCE COMPANY	0.02	\$65,052	\$70,342	\$53,663	\$50,684	72.05
145	FARMERS ALLIANCE MUTUAL INS CO	0.02	\$58,113	\$55,655	\$44,558	\$42,058	75.57
146	FARMERS INSURANCE COMPANY INC	0.01	\$50,610	\$56,536	\$18,107,803	\$18,022,945	31878.71
147	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	\$47,300	\$45,907	\$45,154	\$32,076	69.87
148	ANTHEM CASUALTY INSURANCE COMPANY	0.01	\$44,263	\$51,782	\$106,730	\$32,714	63.18
149	TRAVCO INSURANCE COMPANY	0.01	\$41,892	\$21,226	\$0	\$3,077	14.50
150	UNIVERSAL UNDERWRITERS INS CO	0.01	\$39,034	\$37,056	\$9,826	\$12,674	34.20
151	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$38,888	\$45,395	\$47,073	\$38,272	84.31
152	UNITED STATES FIDELITY & GUARANTY CO	0.01	\$38,322	\$42,265	\$84,509	\$77,099	182.42
153	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$32,246	\$32,608	\$22,027	\$25,104	76.99
154	MERASTAR INSURANCE COMPANY	0.01	\$32,032	\$32,517	\$45,036	\$67,813	208.55
155	COUNTRY CASUALTY INS CO	0.01	\$31,935	\$32,356	\$4,033	\$6,259	19.34
156	ELECTRIC INSURANCE COMPANY	0.01	\$29,338	\$25,471	\$37,826	\$34,829	136.74
157	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$28,584	\$27,243	\$40,196	\$9,533	34.99
158	FIDELITY & GUARANTY INS UNDERWRITERS	0.01	\$28,312	\$35,819	\$296,650	\$233,294	651.31
159	ALLIANCE INSURANCE COMPANY INC	0.01	\$25,481	\$20,742	\$4,962	\$7,462	35.98
160	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$22,409	\$21,524	\$15,215	\$10,250	47.62
161	MIDWESTERN INSURANCE COMPANY	0.01	\$20,913	\$25,674	\$5,624	\$5,916	23.04
162	FOREMOST INSURANCE CO	0.00	\$18,172	\$18,014	\$5,462	\$5,462	30.32
163	MARYLAND CASUALTY COMPANY	0.00	\$17,458	\$30,332	\$21,956	\$16,663	54.94
164	WORKMENS AUTO INSURANCE COMPANY	0.00	\$17,084	\$12,333	\$3,172	\$3,172	25.72
165	USAA GENERAL INDEMNITY COMPANY	0.00	\$16,761	\$3,841	\$0	\$65	1.69
166	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$16,201	\$16,091	\$18,569	\$18,372	114.18
167	ARMED FORCES INSURANCE EXCHANGE	0.00	\$15,648	\$15,475	\$10,404	\$16,306	105.37
168	GRINNELL SELECT INSURANCE COMPANY	0.00	\$15,135	\$8,936	\$18,645	\$25,554	285.97
169	KANSAS CITY FIRE & MARINE INS CO	0.00	\$14,826	\$17,333	\$13,367	\$11,510	66.41
170	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$13,689	\$14,144	\$21,457	(\$1,270)	-8.98
171	TWIN CITY FIRE INS CO	0.00	\$13,237	\$14,203	\$399	\$399	2.81
172	GLENS FALLS INSURANCE COMPANY THE	0.00	\$11,853	\$12,193	\$7,684	\$5,582	45.78
173	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$9,647	\$55,552	\$148,038	\$74,948	134.92
174	AMERICAN INDEMNITY COMPANY	0.00	\$8,407	\$7,296	\$495	\$1,035	14.19
175	AMERICAN MODERN HOME INSURANCE CO	0.00	\$5,709	\$5,246	\$0	\$0	0.00
176	PRUDENTIAL GENERAL INS CO	0.00	\$5,181	\$5,489	\$5,744	\$5,744	104.65
177	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$5,113	\$5,455	\$5,554	\$3,211	58.86
178	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$4,834	\$3,788	\$3,534	\$7,186	189.70
179	JOHN DEERE INSURANCE COMPANY	0.00	\$4,670	\$4,571	\$8,552	\$9,363	204.83
180	OMNI INSURANCE COMPANY	0.00	\$3,812	\$105	\$0	\$0	0.00
181	CINCINNATI INDEMNITY COMPANY INC	0.00	\$3,537	\$3,139	\$0	\$0	0.00
182	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$3,253	\$1,927	\$0	\$13,123	681.01
183	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$3,022	\$2,890	\$18,410	\$16,287	563.56
184	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$2,903	\$1,922	\$6,942	\$6,942	361.19
185	CENTENNIAL INSURANCE COMPANY	0.00	\$2,881	\$2,806	\$5,329	\$6,172	219.96
186	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$2,702	\$2,236	\$1,593	\$1,580	70.66
187	HAULERS INSURANCE COMPANY INC	0.00	\$2,414	\$816	\$0	\$0	0.00
188	CINCINNATI CASUALTY COMPANY THE	0.00	\$1,917	\$1,721	\$0	\$0	0.00
189	INTERNATIONAL INDEMNITY COMPANY	0.00	\$1,814	\$8,974	\$23,820	\$13,331	148.55
190	FIREMANS FUND INSURANCE COMPANY	0.00	\$1,624	\$2,110	\$2,083	\$420	19.91
191	AMERICAN PROTECTION INSURANCE CO	0.00	\$1,616	\$2,183	\$0	(\$455)	-20.84
192	NATIONAL INSURANCE UNDERWRITERS	0.00	\$1,589	\$2,846	\$4,584	\$3,584	125.93
193	AMERICAN CASUALTY CO OF READING PA	0.00	\$1,551	\$1,733	\$1,331	(\$2,576)	-148.64
194	OHIO SECURITY INSURANCE COMPANY	0.00	\$1,475	\$1,574	\$0	(\$11)	-0.70
195	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$1,319	\$1,532	\$1,502	\$1,031	67.30

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TIG INSURANCE COMPANY	0.00	\$1,218	\$1,218	\$13,528	\$13,499	1108.29
197	COMMERCIAL UNION INSURANCE COMPANY	0.00	\$1,162	\$1,512	\$1,514	\$845	55.89
198	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$1,098	\$869	\$52	\$52	5.98
199	GREAT AMERICAN INSURANCE COMPANY	0.00	\$1,096	\$996	\$197	(\$97)	-9.74
200	AMERICAN BANKERS INS CO OF FLORIDA	0.00	\$862	\$13,048	\$196,891	(\$37,084)	-284.21
201	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$799	\$130	\$0	\$0	0.00
202	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$709	\$467	\$165	\$165	35.33
203	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$692	\$757	\$0	\$0	0.00
204	AIU INSURANCE COMPANY	0.00	\$625	\$126	\$0	(\$150)	-119.05
205	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$605	\$734	\$563	(\$1,775)	-241.83
206	CASUALTY RECIPROCAL EXCHANGE	0.00	\$495	\$5,887	\$7,306	\$228,285	3877.78
207	ROYAL INDEMNITY COMPANY	0.00	\$447	\$465	\$0	\$5,759	1238.49
208	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$349	\$465	\$1,560	\$828	178.06
209	SAFEGUARD INSURANCE COMPANY	0.00	\$341	\$336	\$0	(\$1)	-0.30
210	MOTORS INSURANCE CORPORATION	0.00	\$332	\$349	\$332	\$272	77.94
211	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$288	\$285	\$0	\$0	0.00
212	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$278	\$278	\$989	\$986	354.68
213	ATLANTIC MUTUAL INSURANCE COMPANY	0.00	\$208	\$206	\$194,460	\$198,195	96211.17
214	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$26	\$26	\$4	\$8	30.77
215	MARKEL INSURANCE COMPANY	0.00	\$13	\$1,186	\$0	(\$296)	-24.96
216	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$10	\$8	\$7	\$9	112.50
217	BITUMINOUS CASUALTY CORPORATION	0.00	\$6	\$6	\$5	\$5	83.33
218	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$6	\$2	\$7	\$11	550.00
219	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$6	\$5	\$2	\$2	40.00
220	ZURICH INSURANCE COMPANY	0.00	\$3	\$3	\$2,092	\$2,093	69766.67
221	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$782)	N/A
222	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	(\$2)	(\$967)	N/A
223	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$58	\$0	\$0	0.00
224	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$315)	N/A
225	ASSOCIATED INDEMNITY CORPORATION	0.00	\$0	\$74	\$31	(\$11,022)	-14894.59
226	ATLANTIC INSURANCE COMPANY	0.00	\$0	\$0	\$2,047	(\$453)	N/A
227	BALBOA INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
228	BANKERS STANDARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$232)	N/A
229	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$21	(\$1,881)	N/A
230	CIGNA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$340)	N/A
231	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$563	\$563	N/A
232	FEDERATED MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$180,581	\$166,122	N/A
233	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
234	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$69	\$0	\$0	0.00
235	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$29	N/A
236	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$24,802	(\$13,155)	N/A
237	HIGHLANDS INSURANCE COMPANY	0.00	\$0	\$5	\$0	\$0	0.00
238	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1	N/A
239	LMI INSURANCE COMPANY	0.00	\$0	\$0	\$3	\$3	N/A
240	MID CENTURY INSURANCE COMPANY	0.00	\$0	\$0	\$7,579,856	\$7,596,417	N/A
241	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$6	\$0	(\$1,860)	-31000.00
242	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$10,000	(\$320)	N/A
243	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	(\$1)	N/A
244	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$6)	N/A
245	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	(\$2)	\$0	(\$465)	23250.00
246	NIAGARA FIRE INSURANCE COMPANY	0.00	\$0	\$50	\$0	\$0	0.00
247	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	(\$808)	(\$8,540)	N/A
248	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$0	\$66	\$2,250	\$2,250	3409.09
249	NORTHLAND INSURANCE COMPANY	0.00	\$0	\$0	\$2,175	\$2,175	N/A
250	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$247)	N/A
251	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$5,689	(\$127)	N/A
252	SKANDIA U S INSURANCE COMPANY	0.00	\$0	\$0	\$35,000	\$0	N/A
253	ST PAUL GUARDIAN INSURANCE COMPANY	0.00	\$0	\$0	\$830,412	\$873,068	N/A
254	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$0	\$0	\$5,063	\$4,220	N/A
255	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$675	\$0	\$0	0.00
256	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$1,652	\$1,652	N/A
257	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$315	\$416	(\$7,900)	-2507.94
258	WARNER INSURANCE COMPANY	0.00	\$0	\$0	\$25,103	\$44,658	N/A
259	CONTINENTAL CASUALTY COMPANY	-0.00	(\$36)	\$1,474	\$28,925	(\$838)	-56.85
260	ALPHA PROPERTY & CASUALTY INS CO	-0.00	(\$439)	(\$17,983)	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	CITIZENS SECURITY MUTUAL INS CO	-0.00	(\$3,598)	\$0	\$0	(\$2,972)	N/A
	TOTAL	100.00	\$369,125,445	\$360,477,097	\$285,277,277	\$284,835,012	79.02

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	30.23	\$24,721,545	\$25,543,479	\$16,691,831	\$16,822,217	65.86
2	AMERICAN FAMILY MUTUAL INS CO	14.24	\$11,648,193	\$11,506,325	\$6,796,730	\$7,062,845	61.38
3	SHELTER MUTUAL INSURANCE CO	8.14	\$6,657,358	\$6,691,118	\$4,185,228	\$4,524,839	67.62
4	FARMERS INSURANCE COMPANY INC	7.07	\$5,780,569	\$5,917,371	\$5,063,410	\$5,671,988	95.85
5	ALLSTATE INSURANCE COMPANY	3.33	\$2,725,790	\$2,729,600	\$1,988,359	\$2,122,695	77.77
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.91	\$2,381,899	\$2,233,263	\$1,200,157	\$1,333,175	59.70
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.79	\$2,284,259	\$2,335,968	\$1,573,032	\$1,497,736	64.12
8	AMERICAN STANDARD INS CO OF WISCONSIN	2.78	\$2,270,528	\$2,278,425	\$1,136,993	\$1,125,442	49.40
9	CAMERON MUTUAL INSURANCE COMPANY	1.48	\$1,211,501	\$1,220,743	\$590,885	\$613,125	50.23
10	STATE FARM FIRE AND CASUALTY CO	1.47	\$1,203,430	\$1,237,437	\$906,559	\$926,013	74.83
11	AMERICAN STATES PREFERRED INS CO	1.47	\$1,202,716	\$1,161,093	\$604,941	\$682,182	58.75
12	MID CENTURY INSURANCE COMPANY	1.35	\$1,106,897	\$1,099,182	\$1,057,795	\$1,493,065	135.83
13	HARTFORD UNDERWRITERS INSURANCE CO	1.26	\$1,026,953	\$1,020,105	\$761,222	\$915,462	89.74
14	PROGRESSIVE NORTHWESTERN INS CO	1.21	\$985,493	\$997,763	\$363,338	\$435,973	43.70
15	COLUMBIA MUTUAL INSURANCE CO	0.90	\$733,037	\$759,658	\$429,478	\$364,879	48.03
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.82	\$671,137	\$675,687	\$623,829	\$643,402	95.22
17	LIBERTY MUTUAL FIRE INSURANCE CO	0.81	\$659,430	\$668,874	\$362,789	\$381,962	57.11
18	ALLSTATE INDEMNITY COMPANY	0.80	\$654,372	\$664,962	\$459,086	\$493,344	74.19
19	FARMERS AND MERCHANTS INSURANCE CO	0.75	\$616,966	\$526,294	\$271,048	\$239,688	45.54
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.71	\$576,742	\$563,323	\$398,521	\$358,072	63.56
21	SAFECO INSURANCE CO OF AMERICA	0.69	\$565,585	\$560,618	\$212,982	\$403,776	72.02
22	AMERICAN ECONOMY INSURANCE COMPANY	0.58	\$475,193	\$486,150	\$245,586	\$236,650	48.68
23	GOVERNMENT EMPLOYEES INSURANCE CO	0.55	\$451,696	\$461,186	\$420,687	\$430,078	93.25
24	USAA CASUALTY INSURANCE COMPANY	0.54	\$441,152	\$434,147	\$307,709	\$370,366	85.31
25	ALLIED PROPERTY & CASUALTY INS CO	0.43	\$350,104	\$327,143	\$310,092	\$333,747	102.02
26	GEICO GENERAL INS CO	0.42	\$344,460	\$346,870	\$299,469	\$321,163	92.59
27	GRINNELL MUTUAL REINSURANCE COMPANY	0.37	\$299,730	\$287,825	\$252,016	\$385,640	133.98
28	CORNERSTONE NATIONAL INSURANCE COMPANY	0.33	\$268,062	\$170,508	\$48,688	\$117,564	68.95
29	MILLERS MUTUAL INSURANCE ASSOCIATION	0.33	\$267,517	\$297,730	\$196,150	\$190,066	63.84
30	AMCO INSURANCE COMPANY	0.32	\$261,951	\$254,205	\$134,856	\$129,991	51.14
31	PREFERRED RISK MUTUAL INSURANCE CO	0.31	\$255,066	\$266,654	\$142,707	\$157,770	59.17
32	SHELTER GENERAL INS CO	0.31	\$253,572	\$230,915	\$104,530	\$172,203	74.57
33	CONTINENTAL INSURANCE COMPANY THE	0.29	\$234,432	\$202,052	\$101,787	\$134,657	66.64
34	ST PAUL GUARDIAN INSURANCE COMPANY	0.28	\$226,301	\$240,852	\$207,424	\$67,057	27.84
35	SENTRY INSURANCE A MUTUAL COMPANY	0.28	\$226,251	\$224,132	\$143,517	\$175,734	78.41
36	DAIRYLAND INSURANCE COMPANY	0.27	\$223,903	\$224,476	\$102,958	\$110,897	49.40
37	SAFECO INSURANCE COMPANY OF ILLINOIS	0.26	\$216,608	\$208,206	\$88,819	\$132,608	63.69
38	STATE AUTO PROPERTY & CASUALTY INS CO	0.25	\$207,804	\$213,053	\$87,854	\$48,852	22.93
39	FIRST NATIONAL INS CO OF AMERICA	0.25	\$200,904	\$198,585	\$79,483	\$148,517	74.79
40	COUNTRY MUTUAL INSURANCE COMPANY	0.24	\$199,122	\$203,461	\$138,833	\$105,823	52.01
41	FIREMANS FUND INS CO OF MISSOURI	0.24	\$199,052	\$201,959	\$95,350	\$73,552	36.42
42	PENNSYLVANIA GENERAL INSURANCE CO	0.23	\$191,552	\$151,933	\$58,259	\$55,556	36.57
43	AUTO OWNERS INSURANCE CO MUTUAL	0.23	\$186,551	\$185,732	\$168,883	\$181,198	97.56
44	PREFERRED ABSTAINERS INS CO	0.22	\$181,502	\$180,927	\$99,201	\$91,564	50.61
45	NATIONAL GENERAL INS CO	0.21	\$175,661	\$176,626	\$122,061	\$152,521	86.35
46	WINDSOR INSURANCE COMPANY	0.21	\$174,391	\$187,089	\$71,380	\$81,080	43.34
47	AMERICAN STATES INSURANCE COMPANY	0.20	\$166,262	\$166,742	\$89,786	\$138,917	83.31
48	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20	\$161,030	\$159,385	\$135,732	\$153,259	96.16
49	MILLERS CLASSIFIED INSURANCE COMPANY	0.19	\$158,566	\$176,241	\$75,344	\$186,354	105.74
50	SECURA INSURANCE A MUTUAL COMPANY	0.19	\$158,544	\$163,886	\$89,161	\$53,467	32.62
51	SAFECO NATIONAL INSURANCE COMPANY	0.19	\$157,197	\$164,216	\$84,978	\$102,271	62.28
52	AMERICAN MOTORISTS INSURANCE CO	0.19	\$156,762	\$171,293	\$145,240	\$126,833	74.04
53	AUTO CLUB FAMILY INSURANCE COMPANY	0.17	\$142,725	\$139,655	\$46,445	\$21,301	15.25
54	OMAHA PROPERTY AND CASUALTY INS CO	0.17	\$138,839	\$134,794	\$109,941	\$132,551	98.34
55	ECONOMY PREFERRED INSURANCE COMPANY	0.17	\$137,444	\$113,075	\$61,671	\$39,934	35.32
56	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16	\$134,454	\$141,730	\$100,782	\$65,857	46.47
57	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.15	\$125,776	\$19,927	\$4,391	\$15,467	77.62
58	WEST AMERICAN INSURANCE COMPANY	0.14	\$111,715	\$107,019	\$93,521	\$94,835	88.62
59	IGF INSURANCE COMPANY	0.12	\$100,365	\$103,084	\$55,995	\$60,953	59.13
60	PHOENIX INSURANCE COMPANY THE	0.12	\$98,654	\$90,387	\$42,050	\$427,176	472.61
61	GENERAL ACCIDENT INS CO OF AMERICA	0.12	\$98,581	\$81,503	\$25,833	\$5,867	7.20
62	COLONIAL PENN INSURANCE COMPANY	0.10	\$84,685	\$85,780	\$63,302	\$30,873	35.99
63	AMERICAN PREMIER INSURANCE COMPANY	0.10	\$83,010	\$84,744	\$39,110	\$43,153	50.92
64	ATLANTA SPECIALTY INSURANCE COMPANY	0.10	\$80,779	\$83,185	\$39,898	\$51,145	61.48
65	NATIONAL INSURANCE ASSOCIATION	0.09	\$77,423	\$78,980	\$39,142	\$59,400	75.21

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	METROPOLITAN GROUP PROP & CAS INS CO	0.09	\$75,948	\$72,419	\$86,418	\$104,810	144.73
67	AMICA MUTUAL INSURANCE COMPANY	0.09	\$75,658	\$71,373	\$20,612	(\$29,217)	-40.94
68	DEERBROOK INSURANCE COMPANY	0.09	\$73,267	\$52,421	\$11,524	\$38,997	74.39
69	CITIZENS INSURANCE COMPANY OF AMERICA	0.09	\$72,795	\$77,940	\$32,936	\$45,141	57.92
70	VALIANT INS CO	0.09	\$71,201	\$93,039	\$141,143	\$87,669	94.23
71	GEICO INDEMNITY COMPANY	0.09	\$69,771	\$69,315	\$31,557	\$26,525	38.27
72	TRUSTGARD INSURANCE COMPANY	0.08	\$69,042	\$113,623	\$141,164	\$123,020	108.27
73	TRAVELERS INDEMNITY COMPANY	0.08	\$68,255	\$62,341	\$34,564	\$345,387	554.03
74	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.08	\$64,353	\$55,663	\$26,106	\$34,800	62.52
75	UNITED SECURITY INSURANCE COMPANY	0.08	\$63,801	\$51,751	\$6,734	\$27,728	53.58
76	CINCINNATI INS CO THE	0.08	\$61,970	\$57,684	\$56,856	\$87,515	151.71
77	ATLANTA CASUALTY COMPANY	0.07	\$60,785	\$65,940	\$53,712	\$56,848	86.21
78	CALIFORNIA CASUALTY INSURANCE CO	0.07	\$60,341	\$42,055	\$34,635	\$75,490	179.50
79	COLONIAL PENN FRANKLIN INSURANCE CO	0.07	\$60,243	\$57,586	\$48,056	\$41,874	72.72
80	TIG PREMIER INSURANCE COMPANY	0.07	\$59,771	\$36,628	\$19,075	\$13,672	37.33
81	DEPOSITORS INSURANCE COMPANY	0.07	\$57,952	\$48,665	\$38,801	\$41,280	84.82
82	LEADER NATIONAL INSURANCE CO	0.07	\$57,636	\$53,695	\$10,421	\$10,621	19.78
83	GATEWAY INSURANCE COMPANY	0.07	\$56,180	\$50,390	\$30,312	\$19,787	39.27
84	NATIONAL GENERAL ASSURANCE COMPANY	0.07	\$56,042	\$40,795	\$13,030	\$106,079	260.03
85	AMERICAN NATIONAL GENERAL INS CO	0.07	\$55,363	\$55,953	\$21,576	\$29,541	52.80
86	TRI STATE INSURANCE COMPANY	0.07	\$54,088	\$52,209	\$79,832	\$28,237	54.08
87	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06	\$53,013	\$52,201	\$27,848	\$31,224	59.81
88	GENERAL CASUALTY CO OF WISCONSIN	0.06	\$50,903	\$53,566	\$66,634	\$88,922	166.00
89	AMEX ASSURANCE COMPANY	0.06	\$50,204	\$50,209	\$29,370	\$10,007	19.93
90	FIDELITY AND CASUALTY CO OF NY	0.06	\$49,034	\$53,947	\$26,527	\$804,107	1490.55
91	FIDELITY & GUARANTY INS UNDERWRITERS	0.06	\$48,735	\$53,972	\$49,791	\$21,217	39.31
92	FEDERATED MUTUAL INSURANCE COMPANY	0.06	\$46,724	\$48,546	\$14,686	\$21,981	45.28
93	TRAVELERS INDEMNITY CO OF ILLINOIS	0.06	\$45,841	\$41,055	\$38,300	\$73,736	179.60
94	MASSACHUSETTS BAY INS CO	0.06	\$45,027	\$51,813	\$34,847	\$51,740	99.86
95	MIC GENERAL INSURANCE CORPORATION	0.05	\$44,908	\$40,071	\$37,056	\$35,616	88.88
96	MIDWEST MUTUAL INSURANCE CO	0.05	\$44,644	\$44,037	\$20,327	\$47,156	107.08
97	GEICO CASUALTY COMPANY	0.05	\$41,034	\$37,958	\$12,282	\$16,020	42.20
98	GENERAL CASUALTY CO OF ILLINOIS	0.05	\$40,733	\$13,392	\$486	\$6,975	52.08
99	METROPOLITAN CASUALTY INS CO	0.05	\$40,433	\$41,840	\$19,083	\$7,816	18.68
100	PROVIDIAN AUTO AND HOME INSURANCE CO	0.05	\$40,135	\$46,170	\$34,738	\$44,601	96.60
101	EMCASCO INSURANCE COMPANY	0.05	\$39,625	\$40,694	\$76,992	\$225,847	554.99
102	TEACHERS INSURANCE COMPANY	0.05	\$38,996	\$38,715	\$29,190	\$23,908	61.75
103	GENERAL INSURANCE CO OF AMERICA	0.05	\$37,673	\$38,287	\$23,167	\$43,610	113.90
104	DIRECT AUTO INDEMNITY CO	0.05	\$37,561	\$37,770	\$27,447	\$27,447	72.67
105	HAWKEYE SECURITY INSURANCE COMPANY	0.05	\$37,286	\$34,055	\$53,324	\$70,376	206.65
106	PROGRESSIVE CASUALTY INSURANCE CO	0.04	\$36,161	\$5,904	\$1,469	\$8,188	138.69
107	ASSURANCE COMPANY OF AMERICA	0.04	\$35,604	\$48,358	\$117,832	\$91,906	190.05
108	SECURITY NATIONAL INSURANCE COMPANY	0.04	\$35,474	\$34,455	\$35,167	\$36,302	105.36
109	METROPOLITAN GENERAL INS CO	0.04	\$35,344	\$34,573	\$11,755	\$14,307	41.38
110	SAGAMORE INSURANCE COMPANY	0.04	\$35,093	\$7,492	\$0	\$11,798	157.47
111	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$34,669	\$30,895	\$12,576	\$7,060	22.85
112	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$32,180	\$24,768	\$11,389	\$51,048	206.10
113	COLONIAL INSURANCE CO OF CALIFORNIA	0.04	\$31,627	\$32,686	\$8,442	\$2,591	7.93
114	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$31,376	\$30,982	\$18,794	\$20,159	65.05
115	ATLANTIC MUTUAL INSURANCE COMPANY	0.04	\$31,122	\$26,502	\$10,631	\$18,749	70.75
116	NATIONAL ALLIANCE INSURANCE CO	0.04	\$30,094	\$27,839	\$19,951	\$41,111	147.67
117	REGENT INSURANCE COMPANY	0.04	\$29,968	\$34,475	\$37,538	\$39,815	115.49
118	AMERISURE INSURANCE COMPANY	0.04	\$29,225	\$41,008	\$53,254	(\$2,085)	-5.08
119	HARTFORD FIRE INSURANCE COMPANY	0.03	\$28,509	\$27,971	\$20,365	\$28,009	100.14
120	INTEGON NATIONAL INSURANCE COMPANY	0.03	\$27,648	\$43,800	\$42,935	\$31,614	72.18
121	OHIO CASUALTY INSURANCE COMPANY	0.03	\$26,724	\$26,142	\$12,086	\$15,392	58.88
122	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$25,793	\$26,140	\$17,405	\$713	2.73
123	TRADERS INSURANCE COMPANY	0.03	\$23,640	\$23,363	\$22,178	\$11,705	50.10
124	HORACE MANN INSURANCE COMPANY	0.03	\$23,492	\$24,133	\$17,574	\$36,734	152.21
125	MENDOTA INSURANCE COMPANY	0.03	\$21,207	\$25,628	\$3,575	(\$366)	-1.43
126	INFINITY INSURANCE COMPANY	0.03	\$21,122	\$22,619	\$11,658	(\$11,350)	-50.18
127	LIBERTY INSURANCE CORPORATION	0.03	\$20,853	\$15,532	\$6,696	\$10,618	68.36
128	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03	\$20,684	\$15,401	\$20,613	\$36,419	236.47
129	UNITED FIRE AND CASUALTY COMPANY	0.02	\$18,273	\$18,161	\$11,228	\$19,603	107.94
130	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$18,249	\$23,327	\$28,062	\$20,694	88.71

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	UNITED STATES FIDELITY & GUARANTY CO	0.02	\$17,264	\$18,946	\$16,914	\$10,353	54.64
132	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02	\$17,125	\$16,621	\$1,394	(\$11,723)	-70.53
133	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$16,801	\$14,441	\$26,945	\$20,921	144.87
134	ALLIED MUTUAL INS CO	0.02	\$16,735	\$16,210	\$5,966	\$1,128	6.96
135	VIKING INSURANCE COMPANY OF WI	0.02	\$15,454	\$15,499	\$6,216	(\$438)	-2.83
136	FARMERS ALLIANCE MUTUAL INS CO	0.02	\$14,597	\$13,850	\$6,975	\$6,975	50.36
137	ILLINOIS FOUNDERS INSURANCE COMPANY	0.02	\$14,031	\$12,582	\$3,935	\$17,613	139.99
138	HANOVER INSURANCE COMPANY THE	0.02	\$13,486	\$15,902	\$9,212	\$25,424	159.88
139	CONTINENTAL WESTERN INSURANCE CO	0.02	\$13,252	\$13,630	\$9,813	\$9,066	66.52
140	EAGLE AMERICAN INSURANCE COMPANY	0.01	\$11,983	\$14,243	\$2,514	\$10,185	71.51
141	TRAVCO INSURANCE COMPANY	0.01	\$11,493	\$5,816	\$576	\$1,900	32.67
142	ST PAUL MERCURY INSURANCE COMPANY	0.01	\$10,982	\$10,812	\$5,000	\$5,560	51.42
143	TRAVELERS CASUALTY AND SURETY CO	0.01	\$10,701	\$12,763	\$0	\$0	0.00
144	MERASTAR INSURANCE COMPANY	0.01	\$9,923	\$9,183	\$4,496	\$6,770	73.72
145	HARTFORD CASUALTY INS CO	0.01	\$8,060	\$8,625	\$10,370	\$11,791	136.71
146	GRINNELL SELECT INSURANCE COMPANY	0.01	\$8,016	\$4,586	\$0	\$1,594	34.76
147	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$7,649	\$7,490	\$6,328	\$5,767	77.00
148	PAFCO GENERAL INSURANCE COMPANY	0.01	\$7,358	\$5,191	\$2,000	\$4,949	95.34
149	TRAVELERS CASUALTY & SUR CO OF AMERI	0.01	\$6,781	\$10,200	\$387	\$387	3.79
150	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$6,622	\$6,286	\$4,613	\$6,551	104.22
151	TRAVELERS CASUALTY AND SURETY CO OF IL	0.01	\$6,448	\$9,065	\$0	\$0	0.00
152	ALLIANCE INSURANCE COMPANY INC	0.01	\$6,129	\$4,924	\$0	\$0	0.00
153	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$6,059	\$5,913	\$1,581	\$44,039	744.78
154	FOREMOST INSURANCE CO	0.01	\$5,984	\$5,934	\$0	\$0	0.00
155	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$5,476	\$6,793	\$12,338	\$10,040	147.80
156	COUNTRY CASUALTY INS CO	0.01	\$4,968	\$5,304	\$2,453	\$2,084	39.29
157	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01	\$4,237	\$4,212	\$929	\$1,356	32.19
158	ARMED FORCES INSURANCE EXCHANGE	0.00	\$3,673	\$3,632	\$2,400	\$3,761	103.55
159	TRINITY UNIVERSAL INSURANCE COMPANY	0.00	\$3,270	\$3,292	\$2,781	(\$4,727)	-143.59
160	AMERICAN BANKERS INS CO OF FLORIDA	0.00	\$3,255	\$7,164	\$302,623	(\$124,775)	-1741.69
161	KANSAS CITY FIRE & MARINE INS CO	0.00	\$3,118	\$3,689	\$29,426	\$33,467	907.21
162	GLENS FALLS INSURANCE COMPANY THE	0.00	\$2,929	\$2,939	\$1,500	\$1,983	67.47
163	MARYLAND CASUALTY COMPANY	0.00	\$2,747	\$4,495	\$9,618	\$218	4.85
164	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$2,570	\$2,940	\$0	\$0	0.00
165	MIDLAND RISK INSURANCE COMPANY	0.00	\$2,469	\$2,441	\$6,249	\$8,056	330.03
166	FEDERAL INSURANCE COMPANY	0.00	\$2,267	\$2,219	\$15,783	\$12,006	541.05
167	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$1,889	\$676	\$0	\$870	128.70
168	MIDWESTERN INSURANCE COMPANY	0.00	\$1,834	\$2,371	\$2,232	\$177	7.47
169	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$1,670	\$9,617	\$44,362	\$22,460	233.54
170	FARMINGTON CASUALTY COMPANY	0.00	\$1,600	\$1,955	\$2,617	\$2,617	133.86
171	USAA GENERAL INDEMNITY COMPANY	0.00	\$1,518	\$344	\$0	\$112	32.56
172	WORKMENS AUTO INSURANCE COMPANY	0.00	\$1,511	\$1,077	\$0	\$0	0.00
173	FAIRMONT INSURANCE COMPANY	0.00	\$1,472	\$1,472	\$252	\$941	63.93
174	TWIN CITY FIRE INS CO	0.00	\$1,464	\$1,604	\$0	\$0	0.00
175	CENTENNIAL INSURANCE COMPANY	0.00	\$1,427	\$1,425	\$0	(\$2,302)	-161.54
176	AMERICAN INDEMNITY COMPANY	0.00	\$1,318	\$1,354	\$0	\$0	0.00
177	CINCINNATI INDEMNITY COMPANY INC	0.00	\$961	\$783	\$0	\$0	0.00
178	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$810	\$494	\$856	\$2,894	585.83
179	HAULERS INSURANCE COMPANY INC	0.00	\$805	\$272	\$0	\$0	0.00
180	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$771	\$975	\$0	\$0	0.00
181	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$741	\$506	\$0	\$0	0.00
182	AMERICAN MODERN HOME INSURANCE CO	0.00	\$726	\$668	\$0	\$0	0.00
183	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$664	\$72,202	\$1,279,725	\$798,034	1105.28
184	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$542	\$518	\$0	\$0	0.00
185	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$536	\$503	\$28	(\$455)	-90.46
186	OHIO SECURITY INSURANCE COMPANY	0.00	\$434	\$456	\$0	(\$13)	-2.85
187	CINCINNATI CASUALTY COMPANY THE	0.00	\$423	\$412	\$0	\$5,000	1213.59
188	AMERICAN PROTECTION INSURANCE CO	0.00	\$418	\$538	\$0	\$0	0.00
189	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$366	\$392	\$24	\$24	6.12
190	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$322	\$253	\$236	\$479	189.33
191	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$257	\$293	\$0	\$0	0.00
192	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$189	\$30	\$0	\$0	0.00
193	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$104	\$109	\$0	(\$348)	-319.27
194	CASUALTY RECIPROCAL EXCHANGE	0.00	\$86	\$1,025	\$224	\$6,990	681.95
195	ROYAL INDEMNITY COMPANY	0.00	\$51	\$54	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TRAVELERS CASUALTY CO OF CT	0.00	\$48	\$56	\$0	\$0	0.00
197	SAFEGUARD INSURANCE COMPANY	0.00	\$39	\$39	\$0	\$0	0.00
198	GREAT AMERICAN INSURANCE COMPANY	0.00	\$30	\$188	\$0	(\$177)	-94.15
199	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$27	\$27	\$0	\$0	0.00
200	NATIONAL INSURANCE UNDERWRITERS	0.00	\$25	\$31	\$0	\$0	0.00
201	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$15	\$138	\$0	\$0	0.00
202	ASSOCIATED INDEMNITY CORPORATION	0.00	\$14	\$14	\$0	\$0	0.00
203	STANDARD FIRE INSURANCE COMPANY	0.00	\$2	\$10	\$0	\$0	0.00
204	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$6)	N/A
205	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$380)	N/A
206	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$37	\$0	(\$531)	-1435.14
207	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$0	N/A
208	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$16	\$0	\$0	0.00
209	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$113)	N/A
210	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	(\$94)	(\$94)	N/A
211	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2,855)	N/A
212	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$785)	N/A
213	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$6	\$0	\$28	466.67
214	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$6	N/A
215	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$7)	N/A
216	GREAT NORTHERN INSURANCE COMPANY	0.00	\$0	\$0	\$8,878	\$8,878	N/A
217	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$500	\$444	N/A
218	HARTFORD INSURANCE CO OF MIDWEST THE	0.00	\$0	\$0	\$5,000	\$5,000	N/A
219	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$1	\$0	(\$143)	-14300.00
220	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$14)	N/A
221	PACIFIC INDEMNITY COMPANY	0.00	\$0	\$0	\$23,896	\$34,479	N/A
222	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	\$7	N/A
223	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$437	\$437	N/A
224	TRAVELERS PROPERTY CASUALTY INS CO	0.00	\$0	\$0	\$126,039	\$238,228	N/A
225	UNIVERSAL UNDERWRITERS INS CO	0.00	\$0	\$0	\$3,147	\$3,866	N/A
226	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$72	\$0	(\$560)	-777.78
227	VIGILANT INSURANCE COMPANY	0.00	\$0	\$0	\$24,026	\$10,412	N/A
228	CONTINENTAL CASUALTY COMPANY	-0.00	(\$25)	\$303	\$47,969	(\$90,747)	-29949.50
229	MARKEL INSURANCE COMPANY	-0.00	(\$33)	(\$33)	\$0	(\$101)	306.06
230	INTERNATIONAL INDEMNITY COMPANY	-0.00	(\$50)	(\$8)	\$2,000	\$1,233	-15412.50
231	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$77)	\$2,550	\$0	(\$35)	-1.37
TOTAL		100.00	\$81,778,686	\$82,204,934	\$55,246,855	\$59,001,422	71.77

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	19.87	\$22,049,078	\$22,477,772	\$11,160,540	\$7,356,900	32.73
2	FARMERS INSURANCE COMPANY INC	12.38	\$13,737,355	\$13,848,579	\$8,087,979	\$9,225,707	66.82
3	AMERICAN FAMILY MUTUAL INS CO	12.38	\$13,734,309	\$13,390,544	\$7,413,792	\$6,988,286	52.19
4	SHELTER MUTUAL INSURANCE CO	5.40	\$5,987,244	\$5,777,254	\$3,449,086	\$4,022,079	69.62
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.59	\$3,983,593	\$3,958,335	\$2,346,044	\$2,207,330	55.76
6	MID CENTURY INSURANCE COMPANY	2.91	\$3,227,098	\$3,184,805	\$1,849,934	\$1,671,104	52.47
7	ALLSTATE INSURANCE COMPANY	2.65	\$2,939,286	\$2,967,386	\$1,630,920	\$1,958,268	65.99
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.51	\$2,783,595	\$2,744,996	\$1,321,025	\$1,385,998	50.49
9	PROGRESSIVE NORTHWESTERN INS CO	2.24	\$2,483,717	\$2,519,405	\$1,117,316	\$1,538,388	61.06
10	ALLSTATE INDEMNITY COMPANY	1.98	\$2,199,245	\$2,104,461	\$700,222	\$998,027	47.42
11	AMERICAN STATES PREFERRED INS CO	1.93	\$2,140,199	\$2,046,225	\$966,545	\$1,676,665	81.94
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.90	\$2,104,349	\$2,075,372	\$1,100,357	\$1,341,945	64.66
13	SAFECO INSURANCE CO OF AMERICA	1.72	\$1,908,405	\$2,008,163	\$256,329	\$1,422,807	70.85
14	STATE FARM FIRE AND CASUALTY CO	1.29	\$1,427,381	\$1,479,395	\$1,002,749	\$489,094	33.06
15	CAMERON MUTUAL INSURANCE COMPANY	1.09	\$1,206,998	\$1,210,305	\$545,139	\$700,767	57.90
16	HARTFORD UNDERWRITERS INSURANCE CO	1.07	\$1,182,142	\$1,154,744	\$256,523	\$620,356	53.72
17	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.91	\$1,009,450	\$1,047,488	\$314,114	\$38,397	3.67
18	NATIONAL INSURANCE ASSOCIATION	0.79	\$876,242	\$938,845	\$459,345	\$449,371	47.86
19	AMERICAN ECONOMY INSURANCE COMPANY	0.76	\$842,612	\$856,240	\$475,063	\$707,566	82.64
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.73	\$808,286	\$766,083	\$523,364	\$379,386	49.52
21	LIBERTY MUTUAL FIRE INSURANCE CO	0.68	\$748,945	\$762,810	\$246,888	\$196,733	25.79
22	IGF INSURANCE COMPANY	0.56	\$620,251	\$673,506	\$248,837	\$568,113	84.35
23	WINDSOR INSURANCE COMPANY	0.55	\$608,143	\$657,733	\$226,185	\$192,917	29.33
24	SAFECO INSURANCE COMPANY OF ILLINOIS	0.54	\$601,717	\$611,414	\$116,288	\$379,299	62.04
25	GATEWAY INSURANCE COMPANY	0.54	\$595,196	\$548,106	\$302,758	\$263,487	48.07
26	DAIRYLAND INSURANCE COMPANY	0.53	\$588,677	\$595,325	\$308,121	\$413,638	69.48
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.53	\$586,173	\$587,540	\$325,192	\$432,221	73.56
28	FIREMANS FUND INS CO OF MISSOURI	0.52	\$573,315	\$527,826	\$65,272	\$143,524	27.19
29	ST PAUL GUARDIAN INSURANCE COMPANY	0.49	\$545,025	\$540,385	\$138,597	\$78,510	14.53
30	ALLIED PROPERTY & CASUALTY INS CO	0.48	\$532,803	\$497,826	\$76,855	\$82,585	16.59
31	COLUMBIA MUTUAL INSURANCE CO	0.47	\$525,311	\$543,902	\$399,905	\$368,141	67.69
32	USAA CASUALTY INSURANCE COMPANY	0.47	\$517,687	\$521,939	\$115,847	\$22,390	4.29
33	AMERICAN PREMIER INSURANCE COMPANY	0.42	\$468,366	\$498,833	\$267,500	\$414,700	83.13
34	GEICO GENERAL INS CO	0.42	\$465,784	\$457,524	\$137,147	\$227,534	49.73
35	FIRST NATIONAL INS CO OF AMERICA	0.41	\$456,600	\$468,545	\$189,706	\$337,236	71.98
36	SAFECO NATIONAL INSURANCE COMPANY	0.38	\$425,554	\$464,284	\$145,810	\$202,974	43.72
37	TRADERS INSURANCE COMPANY	0.38	\$418,306	\$396,859	\$87,478	\$131,469	33.13
38	AUTO CLUB FAMILY INSURANCE COMPANY	0.37	\$410,765	\$394,954	\$81,567	\$225,067	56.99
39	SHELTER GENERAL INS CO	0.37	\$406,014	\$348,083	\$161,524	\$241,085	69.26
40	STATE AUTO PROPERTY & CASUALTY INS CO	0.36	\$400,722	\$410,714	\$310,944	\$188,271	45.84
41	FAIRMONT INSURANCE COMPANY	0.36	\$394,270	\$392,734	\$67,536	\$252,011	64.17
42	AMCO INSURANCE COMPANY	0.35	\$382,915	\$371,425	\$55,346	\$53,307	14.35
43	ATLANTA SPECIALTY INSURANCE COMPANY	0.32	\$355,542	\$359,515	\$201,101	\$205,288	57.10
44	GRINNELL MUTUAL REINSURANCE COMPANY	0.32	\$350,763	\$311,645	\$241,424	\$151,260	48.54
45	MILLERS MUTUAL INSURANCE ASSOCIATION	0.31	\$343,007	\$382,796	\$124,263	\$290,263	75.83
46	TRAVELERS PROPERTY CASUALTY INS CO	0.30	\$330,967	\$313,076	\$100,802	\$350,280	111.88
47	AMERICAN MOTORISTS INSURANCE CO	0.28	\$311,390	\$323,279	\$278,527	\$423,067	130.87
48	DEERBROOK INSURANCE COMPANY	0.28	\$310,055	\$210,886	\$25,247	\$108,092	51.26
49	SECURA INSURANCE A MUTUAL COMPANY	0.28	\$308,760	\$313,227	\$68,686	\$26,248	8.38
50	AUTO OWNERS INSURANCE CO MUTUAL	0.26	\$290,928	\$273,444	\$108,410	(\$3,232)	-1.18
51	CORNERSTONE NATIONAL INSURANCE COMPANY	0.26	\$288,800	\$183,897	\$6,500	\$62,569	34.02
52	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.26	\$288,592	\$46,491	\$640	\$20,740	44.61
53	ATLANTA CASUALTY COMPANY	0.26	\$288,370	\$320,588	\$166,313	\$142,989	44.60
54	CONTINENTAL INSURANCE COMPANY THE	0.26	\$284,222	\$237,879	\$10,000	\$51,245	21.54
55	COUNTRY MUTUAL INSURANCE COMPANY	0.23	\$260,584	\$259,976	\$122,246	\$152,064	58.49
56	AMERICAN STATES INSURANCE COMPANY	0.23	\$260,373	\$259,997	\$66,606	\$255,791	98.38
57	ILLINOIS FOUNDERS INSURANCE COMPANY	0.23	\$258,209	\$244,453	\$87,205	\$202,842	82.98
58	MILLERS CLASSIFIED INSURANCE COMPANY	0.23	\$255,354	\$276,951	\$19,302	\$292,842	105.74
59	CINCINNATI INS CO THE	0.23	\$253,640	\$233,795	\$105	\$48,380	20.69
60	METROPOLITAN PROPERTY & CASUALTY INS CO	0.21	\$236,750	\$245,620	\$288,820	\$73,576	29.96
61	FARMERS AND MERCHANTS INSURANCE CO	0.21	\$230,672	\$196,772	\$101,340	\$89,615	45.54
62	WEST AMERICAN INSURANCE COMPANY	0.20	\$219,919	\$205,395	\$108,391	(\$23,526)	-11.45
63	NATIONAL GENERAL INS CO	0.19	\$216,093	\$214,164	\$125,650	\$157,006	73.31
64	ECONOMY PREFERRED INSURANCE COMPANY	0.19	\$211,985	\$197,774	\$49,008	(\$124,089)	-62.74
65	LEADER NATIONAL INSURANCE CO	0.19	\$208,661	\$178,984	\$73,480	\$58,961	32.94

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	SAGAMORE INSURANCE COMPANY	0.18	\$196,641	\$43,006	\$8,050	\$39,112	90.95
67	VALIANT INS CO	0.17	\$192,562	\$251,516	\$191,155	\$251,044	99.81
68	PREFERRED RISK MUTUAL INSURANCE CO	0.17	\$189,339	\$197,340	\$55,138	\$130,641	66.20
69	OMAHA PROPERTY AND CASUALTY INS CO	0.17	\$183,519	\$174,377	\$110,280	\$155,414	89.13
70	METROPOLITAN GENERAL INS CO	0.16	\$181,839	\$166,219	\$109,162	(\$536)	-0.32
71	PHOENIX INSURANCE COMPANY THE	0.16	\$180,046	\$163,192	\$16,212	\$686,530	420.69
72	METROPOLITAN GROUP PROP & CAS INS CO	0.16	\$173,999	\$164,403	\$172,263	\$151,426	92.11
73	CITIZENS INSURANCE COMPANY OF AMERICA	0.15	\$166,614	\$178,389	\$78,975	\$207,401	116.26
74	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14	\$160,149	\$154,520	\$7,226	\$48,891	31.64
75	GEICO CASUALTY COMPANY	0.14	\$159,178	\$139,394	\$66,418	\$78,806	56.53
76	MIDLAND RISK INSURANCE COMPANY	0.14	\$157,725	\$162,465	\$74,983	\$96,669	59.50
77	TRUSTGARD INSURANCE COMPANY	0.14	\$151,768	\$239,756	\$248,823	\$183,915	76.71
78	INTEGON NATIONAL INSURANCE COMPANY	0.13	\$149,572	\$197,098	\$189,037	\$158,073	80.20
79	GEICO INDEMNITY COMPANY	0.12	\$136,508	\$131,322	\$65,810	\$122,808	93.52
80	INFINITY INSURANCE COMPANY	0.12	\$130,038	\$141,171	\$80,760	\$144,294	102.21
81	GENERAL INSURANCE CO OF AMERICA	0.12	\$128,983	\$131,220	\$108,001	\$16,103	12.27
82	PREFERRED ABSTAINERS INS CO	0.12	\$127,795	\$127,394	\$11,563	\$32,511	25.52
83	FIDELITY AND CASUALTY CO OF NY	0.11	\$123,872	\$130,908	\$0	\$21,857	16.70
84	COLONIAL INSURANCE CO OF CALIFORNIA	0.11	\$120,795	\$124,913	\$35,704	\$10,494	8.40
85	HARTFORD FIRE INSURANCE COMPANY	0.10	\$113,473	\$109,010	\$2,686	\$27,686	25.40
86	TRAVELERS INDEMNITY COMPANY	0.09	\$103,365	\$94,200	\$946	\$317,213	336.74
87	DEPOSITORS INSURANCE COMPANY	0.09	\$101,468	\$85,254	\$708	\$770	0.90
88	VIKING INSURANCE COMPANY OF WI	0.09	\$98,812	\$98,939	\$13,751	(\$967)	-0.98
89	AMERICAN NATIONAL GENERAL INS CO	0.09	\$98,585	\$97,803	\$113,062	\$65,800	67.28
90	SECURITY NATIONAL INSURANCE COMPANY	0.08	\$92,831	\$88,224	\$4,420	\$18,208	20.64
91	CALIFORNIA CASUALTY INSURANCE CO	0.08	\$91,921	\$60,671	\$9,428	\$880	1.45
92	UNITED SECURITY INSURANCE COMPANY	0.08	\$90,658	\$76,150	\$5,093	\$17,448	22.91
93	TIG PREMIER INSURANCE COMPANY	0.08	\$90,551	\$55,359	\$28,898	\$20,712	37.41
94	TRAVELERS INDEMNITY CO OF ILLINOIS	0.08	\$90,145	\$77,182	\$13,800	\$19,450	25.20
95	MASSACHUSETTS BAY INS CO	0.08	\$89,680	\$97,149	\$35,405	\$66,279	68.22
96	FIDELITY & GUARANTY INS UNDERWRITERS	0.08	\$88,914	\$103,670	\$191,329	\$48,769	47.04
97	GENERAL CASUALTY CO OF WISCONSIN	0.08	\$85,634	\$90,967	\$82,500	\$137,170	150.79
98	ASSURANCE COMPANY OF AMERICA	0.08	\$85,141	\$115,641	\$272,648	\$224,448	194.09
99	MIDWEST MUTUAL INSURANCE CO	0.08	\$83,522	\$83,955	\$104,863	\$72,552	86.42
100	PROGRESSIVE CASUALTY INSURANCE CO	0.08	\$83,301	\$13,288	\$75,260	\$28,764	216.47
101	MENDOTA INSURANCE COMPANY	0.06	\$72,024	\$87,424	\$91,726	\$82,863	94.78
102	PENNSYLVANIA GENERAL INSURANCE CO	0.06	\$71,618	\$56,805	\$21,782	\$20,771	36.57
103	TEACHERS INSURANCE COMPANY	0.06	\$71,031	\$71,132	\$750	\$6,024	8.47
104	NATIONAL GENERAL ASSURANCE COMPANY	0.06	\$70,711	\$50,921	\$0	\$0	0.00
105	AMERICAN FIRE & CASUALTY COMPANY	0.06	\$70,318	\$69,138	\$6,275	\$39,791	57.55
106	AMERISURE INSURANCE COMPANY	0.06	\$68,510	\$96,744	\$68,103	(\$77,215)	-79.81
107	PAFCO GENERAL INSURANCE COMPANY	0.06	\$68,335	\$43,784	\$29,750	\$50,396	115.10
108	AMICA MUTUAL INSURANCE COMPANY	0.06	\$65,237	\$58,131	\$18,867	(\$48,878)	-84.08
109	MIC GENERAL INSURANCE CORPORATION	0.06	\$64,136	\$50,570	\$0	\$0	0.00
110	GENERAL CASUALTY CO OF ILLINOIS	0.06	\$63,615	\$20,763	\$0	\$1,511	7.28
111	AMEX ASSURANCE COMPANY	0.06	\$61,553	\$63,043	\$8,586	\$4,596	7.29
112	CHARTER OAK FIRE INSURANCE CO THE	0.05	\$58,778	\$46,207	\$50,620	\$145,437	314.75
113	HAWKEYE SECURITY INSURANCE COMPANY	0.05	\$58,380	\$53,750	\$600	\$3,989	7.42
114	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05	\$53,467	\$53,243	\$31,500	\$69,415	130.37
115	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$53,189	\$51,504	\$21,925	\$2,985	5.80
116	ECONOMY FIRE & CASUALTY COMPANY	0.05	\$53,096	\$49,767	\$0	\$101,487	203.92
117	METROPOLITAN CASUALTY INS CO	0.05	\$50,225	\$51,495	\$1,372	\$10,265	19.93
118	EMCASCO INSURANCE COMPANY	0.05	\$50,117	\$50,286	\$112,300	\$932,293	1853.98
119	COLONIAL PENN FRANKLIN INSURANCE CO	0.04	\$46,856	\$44,789	\$37,377	\$32,568	72.71
120	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04	\$42,579	\$40,809	\$25,101	\$93,162	228.29
121	ALLIED MUTUAL INS CO	0.04	\$42,082	\$40,766	\$4,000	\$755	1.85
122	FEDERATED MUTUAL INSURANCE COMPANY	0.04	\$41,170	\$42,020	\$186,750	\$104,950	249.76
123	REGENT INSURANCE COMPANY	0.04	\$40,075	\$49,538	\$30,000	\$79,845	161.18
124	FARMERS ALLIANCE MUTUAL INS CO	0.04	\$39,677	\$37,414	\$0	\$0	0.00
125	PROVIDIAN AUTO AND HOME INSURANCE CO	0.03	\$38,487	\$43,081	\$5,260	\$1,113	2.58
126	GENERAL ACCIDENT INS CO OF AMERICA	0.03	\$36,858	\$30,472	\$9,658	\$2,193	7.20
127	DIRECT AUTO INDEMNITY CO	0.03	\$35,772	\$35,971	\$0	\$0	0.00
128	OHIO CASUALTY INSURANCE COMPANY	0.03	\$35,272	\$34,149	\$14,316	\$1,396	4.09
129	NORTHERN INSURANCE CO OF NEW YORK	0.03	\$34,930	\$30,024	\$0	\$0	0.00
130	COLONIAL PENN INSURANCE COMPANY	0.03	\$33,874	\$34,312	\$25,321	\$12,349	35.99

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03	\$31,510	\$22,218	\$5,611	\$424	1.91
132	HORACE MANN INSURANCE COMPANY	0.03	\$30,460	\$31,636	\$38,750	(\$8,934)	-28.24
133	NATIONAL ALLIANCE INSURANCE CO	0.03	\$28,262	\$26,145	\$0	\$19,872	76.01
134	UNITED FIRE AND CASUALTY COMPANY	0.02	\$26,956	\$26,491	\$1,287	\$5,787	21.85
135	SENTRY INSURANCE A MUTUAL COMPANY	0.02	\$26,779	\$27,569	\$110,192	\$203,888	739.56
136	UNITED STATES FIDELITY & GUARANTY CO	0.02	\$25,341	\$34,045	\$84,785	(\$8,318)	-24.43
137	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$23,778	\$31,157	\$3,524	\$24,105	77.37
138	ALLIANCE INSURANCE COMPANY INC	0.02	\$23,171	\$18,726	\$0	\$0	0.00
139	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02	\$20,807	\$20,194	\$0	\$5,880	29.12
140	CONTINENTAL WESTERN INSURANCE CO	0.02	\$20,624	\$21,505	\$0	(\$1,090)	-5.07
141	LIBERTY INSURANCE CORPORATION	0.02	\$20,413	\$13,535	\$3,600	(\$3,202)	-23.66
142	TRAVCO INSURANCE COMPANY	0.02	\$20,323	\$10,025	\$0	\$2,500	24.94
143	EAGLE AMERICAN INSURANCE COMPANY	0.02	\$20,288	\$22,883	\$0	\$4,122	18.01
144	TRI STATE INSURANCE COMPANY	0.02	\$20,223	\$19,520	\$29,848	\$10,557	54.08
145	HARTFORD CASUALTY INS CO	0.02	\$19,753	\$20,705	\$0	\$12,551	60.62
146	HANOVER INSURANCE COMPANY THE	0.02	\$17,926	\$20,991	\$16,125	\$19,448	92.65
147	AMERICAN SPIRIT INSURANCE COMPANY	0.02	\$17,099	\$21,195	\$125,053	\$175,925	830.03
148	MARKEL AMERICAN INSURANCE COMPANY	0.01	\$13,023	\$7,562	\$0	\$1,977	26.14
149	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$12,247	\$11,816	\$0	\$35,208	297.97
150	ST PAUL MERCURY INSURANCE COMPANY	0.01	\$11,876	\$11,254	\$0	\$994	8.83
151	TRAVELERS CASUALTY AND SURETY CO	0.01	\$11,707	\$14,386	\$14,958	(\$1,043)	-7.25
152	MERASTAR INSURANCE COMPANY	0.01	\$10,899	\$11,041	\$1,100	\$1,656	15.00
153	GRINNELL SELECT INSURANCE COMPANY	0.01	\$8,490	\$5,176	\$0	\$0	0.00
154	COUNTRY CASUALTY INS CO	0.01	\$8,374	\$8,261	\$0	(\$1,012)	-12.25
155	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$8,362	\$8,546	\$5,517	\$9,215	107.83
156	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$7,754	\$15,344	\$0	\$16,568	107.98
157	AMERICAN BANKERS INS CO OF FLORIDA	0.01	\$7,501	\$7,514	\$0	\$0	0.00
158	UNIVERSAL UNDERWRITERS INS CO	0.01	\$7,074	\$6,873	\$0	\$285	4.15
159	TRAVELERS CASUALTY AND SURETY CO OF IL	0.01	\$6,796	\$9,871	\$0	\$0	0.00
160	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$6,343	\$6,848	\$0	\$0	0.00
161	TRAVELERS CASUALTY & SUR CO OF AMERI	0.01	\$5,593	\$8,901	\$3,500	\$8,000	89.88
162	ARMED FORCES INSURANCE EXCHANGE	0.00	\$5,404	\$5,344	\$0	\$0	0.00
163	TRINITY UNIVERSAL INSURANCE COMPANY	0.00	\$5,269	\$5,231	\$12,000	\$10,968	209.67
164	FOREMOST INSURANCE CO	0.00	\$4,970	\$4,770	\$0	\$0	0.00
165	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$4,966	\$1,777	\$0	\$128	7.20
166	MARYLAND CASUALTY COMPANY	0.00	\$4,623	\$7,563	(\$200)	(\$200)	-2.64
167	WORKMENS AUTO INSURANCE COMPANY	0.00	\$4,531	\$3,204	\$0	\$0	0.00
168	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$3,831	\$3,671	\$0	\$1,448	39.44
169	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$3,705	\$3,566	\$0	\$1,555	43.61
170	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$3,040	\$17,507	\$72,371	\$36,640	209.29
171	KANSAS CITY FIRE & MARINE INS CO	0.00	\$3,028	\$3,481	\$0	\$850	24.42
172	AMERICAN INDEMNITY COMPANY	0.00	\$2,581	\$2,738	\$0	\$0	0.00
173	GLENS FALLS INSURANCE COMPANY THE	0.00	\$2,486	\$2,688	\$0	\$552	20.54
174	USAA GENERAL INDEMNITY COMPANY	0.00	\$2,476	\$566	\$0	\$357	63.07
175	TWIN CITY FIRE INS CO	0.00	\$2,178	\$2,348	\$0	\$0	0.00
176	CINCINNATI CASUALTY COMPANY THE	0.00	\$1,930	\$1,834	\$0	\$0	0.00
177	AMERICAN MODERN HOME INSURANCE CO	0.00	\$1,879	\$1,703	\$0	\$0	0.00
178	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$1,679	\$1,926	\$115	\$115	5.97
179	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$1,535	\$1,011	(\$199)	(\$199)	-19.68
180	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$1,499	\$1,664	\$0	\$0	0.00
181	CINCINNATI INDEMNITY COMPANY INC	0.00	\$1,356	\$1,112	\$0	\$0	0.00
182	HAULERS INSURANCE COMPANY INC	0.00	\$1,207	\$408	\$0	\$0	0.00
183	FARMINGTON CASUALTY COMPANY	0.00	\$1,160	\$1,506	\$0	\$0	0.00
184	INTERNATIONAL INDEMNITY COMPANY	0.00	\$857	\$3,911	\$6,500	(\$2,896)	-74.05
185	AMERICAN PROTECTION INSURANCE CO	0.00	\$741	\$878	\$0	\$0	0.00
186	MIDWESTERN INSURANCE COMPANY	0.00	\$686	\$887	\$835	\$66	7.44
187	STAR INSURANCE COMPANY	0.00	\$521	\$521	\$0	(\$376)	-72.17
188	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$483	\$379	\$353	\$719	189.71
189	NATIONAL INSURANCE UNDERWRITERS	0.00	\$358	\$524	\$0	\$0	0.00
190	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$330	\$330	\$0	\$0	0.00
191	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$214	\$30	\$0	\$0	0.00
192	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$203	\$229	(\$478)	(\$1,207)	-527.07
193	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$200	\$188	\$11	(\$170)	-90.43
194	MARKEL INSURANCE COMPANY	0.00	\$171	\$5,137	\$31,121	\$5,850	113.88
195	ROYAL INDEMNITY COMPANY	0.00	\$167	\$186	\$0	\$73	39.25

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	GREAT AMERICAN INSURANCE COMPANY	0.00	\$163	\$704	(\$500)	(\$685)	-97.30
197	SAFEGUARD INSURANCE COMPANY	0.00	\$156	\$156	\$0	\$61	39.10
198	CASUALTY RECIPROCAL EXCHANGE	0.00	\$152	\$1,810	\$0	\$0	0.00
199	OHIO SECURITY INSURANCE COMPANY	0.00	\$138	\$148	\$0	(\$6)	-4.05
200	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$80	\$80	\$0	\$31	38.75
201	ASSOCIATED INDEMNITY CORPORATION	0.00	\$64	\$58	(\$901)	(\$36,584)	-63075.86
202	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$44	\$195	\$0	\$0	0.00
203	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$20	\$14	\$0	(\$971)	-6935.71
204	TRAVELERS CASUALTY CO OF CT	0.00	\$18	\$26	\$0	\$0	0.00
205	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$23)	N/A
206	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$734)	N/A
207	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$37	\$0	(\$99)	-267.57
208	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	(\$355)	(\$21,562)	N/A
209	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$0	(\$125)	(\$125)	N/A
210	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$1,000	\$685	N/A
211	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$8,149	N/A
212	FIREMANS FUND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$678)	N/A
213	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$10	\$0	\$18	180.00
214	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$24	N/A
215	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$191,632	\$42,520	N/A
216	INSURANCE COMPANY OF ILLINOIS	0.00	\$0	\$0	(\$90)	(\$90)	N/A
217	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$1	\$0	(\$84)	-8400.00
218	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$0	(\$588)	N/A
219	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$0	\$299	N/A
220	NORTHLAND INSURANCE COMPANY	0.00	\$0	\$0	(\$305)	(\$305)	N/A
221	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	(\$78)	N/A
222	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$11	\$0	\$0	0.00
223	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$61	\$0	\$997	1634.43
224	CONTINENTAL CASUALTY COMPANY	-0.00	(\$24)	\$450	\$65,479	\$95,575	21238.89
225	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$34)	\$13	\$0	(\$209)	-1607.69
TOTAL		100.00	\$110,947,447	\$110,087,910	\$55,634,165	\$59,555,794	54.10

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	55.56	\$6,173,418	\$5,963,189	\$3,337,985	(\$1,327,679)	-22.26
2	FARM BUREAU TOWN & COUNTRY INS CO OF MO	4.22	\$469,420	\$460,559	\$859,070	\$716,157	155.50
3	AUTOMOBILE CLUB INTER-INS EXCHANGE	4.22	\$469,332	\$455,677	\$310,250	\$448,750	98.48
4	STATE FARM FIRE AND CASUALTY CO	2.59	\$288,154	\$281,352	\$134,127	\$100,604	35.76
5	CONTINENTAL INSURANCE COMPANY THE	2.56	\$284,222	\$237,879	\$10,000	\$51,245	21.54
6	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.36	\$262,121	\$269,598	\$50,000	\$141,204	52.38
7	SENTRY INSURANCE A MUTUAL COMPANY	2.17	\$241,203	\$241,894	\$0	\$91,425	37.80
8	ALLSTATE INSURANCE COMPANY	2.16	\$240,365	\$198,465	\$20,000	\$202,632	102.10
9	SHELTER MUTUAL INSURANCE CO	1.87	\$208,148	\$200,060	\$175,000	\$670,346	335.07
10	HARTFORD UNDERWRITERS INSURANCE CO	1.85	\$205,998	\$196,446	\$30,795	\$134,295	68.36
11	TRAVELERS PROPERTY CASUALTY INS CO	1.43	\$158,854	\$162,962	\$138,500	\$53,500	32.83
12	AMERICAN MOTORISTS INSURANCE CO	1.23	\$136,800	\$142,023	\$102,109	(\$8,881)	-6.25
13	FIDELITY AND CASUALTY CO OF NY	1.11	\$123,872	\$130,908	\$0	\$21,857	16.70
14	USAA CASUALTY INSURANCE COMPANY	1.06	\$118,011	\$118,484	\$9,000	\$20,477	17.28
15	GRINNELL MUTUAL REINSURANCE COMPANY	0.84	\$93,654	\$82,032	\$70,000	\$314,720	383.66
16	LIBERTY MUTUAL FIRE INSURANCE CO	0.84	\$93,069	\$100,254	\$25,000	\$24,943	24.88
17	METROPOLITAN PROPERTY & CASUALTY INS CO	0.80	\$89,363	\$93,145	\$0	(\$16,456)	-17.67
18	PROGRESSIVE NORTHWESTERN INS CO	0.79	\$87,481	\$88,184	\$1,200	\$58,703	66.57
19	COUNTRY MUTUAL INSURANCE COMPANY	0.67	\$73,938	\$69,675	\$24,867	\$10,910	15.66
20	COLUMBIA MUTUAL INSURANCE CO	0.62	\$68,851	\$69,214	\$146,000	\$117,406	169.63
21	GOVERNMENT EMPLOYEES INSURANCE CO	0.60	\$66,924	\$65,734	\$0	\$68,376	104.02
22	MIDLAND RISK INSURANCE COMPANY	0.59	\$65,719	\$67,694	\$31,243	\$40,278	59.50
23	CORNERSTONE NATIONAL INSURANCE COMPANY	0.57	\$62,823	\$40,039	\$0	\$23,750	59.32
24	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53	\$59,159	\$57,672	\$47,572	\$34,489	59.80
25	MILLERS CLASSIFIED INSURANCE COMPANY	0.53	\$59,021	\$62,943	\$207,500	\$66,555	105.74
26	GEICO GENERAL INS CO	0.52	\$58,084	\$55,858	\$0	(\$3,721)	-6.66
27	MILLERS MUTUAL INSURANCE ASSOCIATION	0.48	\$53,307	\$63,800	\$74,500	\$521,980	818.15
28	METROPOLITAN GROUP PROP & CAS INS CO	0.47	\$51,686	\$48,656	\$0	\$3,214	6.61
29	AMICA MUTUAL INSURANCE COMPANY	0.44	\$48,904	\$44,444	\$0	\$79,534	178.95
30	CITIZENS INSURANCE COMPANY OF AMERICA	0.39	\$43,061	\$46,104	\$0	\$5,319	11.54
31	PHOENIX INSURANCE COMPANY THE	0.37	\$41,385	\$36,713	\$75,000	\$175,000	476.67
32	DEERBROOK INSURANCE COMPANY	0.37	\$41,383	\$27,799	\$0	\$0	0.00
33	GENERAL CASUALTY CO OF WISCONSIN	0.37	\$40,687	\$42,706	\$25,000	(\$5,311)	-12.44
34	FIREMANS FUND INS CO OF MISSOURI	0.29	\$32,419	\$79,492	\$195,000	\$5,000	6.29
35	HARTFORD FIRE INSURANCE COMPANY	0.28	\$31,483	\$30,126	\$169,500	(\$22,500)	-74.69
36	GENERAL CASUALTY CO OF ILLINOIS	0.28	\$31,219	\$10,201	\$0	\$0	0.00
37	PREFERRED ABSTAINERS INS CO	0.26	\$28,972	\$28,726	\$1,000	\$478	1.66
38	METROPOLITAN CASUALTY INS CO	0.24	\$26,539	\$27,195	\$0	(\$1,266)	-4.66
39	AMEX ASSURANCE COMPANY	0.24	\$26,209	\$22,023	\$56,500	\$18,492	83.97
40	PREFERRED RISK MUTUAL INSURANCE CO	0.21	\$23,009	\$24,128	\$0	(\$769)	-3.19
41	TRAVELERS INDEMNITY COMPANY	0.17	\$18,967	\$16,396	\$0	\$100	0.61
42	MASSACHUSETTS BAY INS CO	0.17	\$18,636	\$19,430	\$0	\$4,527	23.30
43	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.16	\$17,505	\$17,183	\$19,880	(\$104,680)	-609.21
44	REGENT INSURANCE COMPANY	0.15	\$16,986	\$20,868	\$70,000	\$37,074	177.66
45	CHARTER OAK FIRE INSURANCE CO THE	0.15	\$16,273	\$12,091	\$0	\$0	0.00
46	SECURITY NATIONAL INSURANCE COMPANY	0.14	\$15,355	\$14,371	\$0	\$5,228	36.38
47	PHARMACISTS MUTUAL INSURANCE COMPANY	0.14	\$15,301	\$14,851	\$0	\$139	0.94
48	TRAVELERS CASUALTY AND SURETY CO	0.13	\$14,776	\$17,589	\$0	(\$3,000)	-17.06
49	TRAVELERS INDEMNITY CO OF ILLINOIS	0.13	\$14,764	\$12,611	\$0	\$0	0.00
50	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.13	\$14,125	\$2,251	\$0	\$783	34.78
51	MIC GENERAL INSURANCE CORPORATION	0.11	\$12,453	\$11,083	\$0	\$0	0.00
52	TEACHERS INSURANCE COMPANY	0.10	\$11,665	\$11,746	\$0	(\$37)	-0.32
53	GEICO INDEMNITY COMPANY	0.10	\$10,814	\$10,482	\$0	\$339	3.23
54	TRAVELERS CASUALTY AND SURETY CO OF IL	0.08	\$8,605	\$13,255	\$0	\$0	0.00
55	SHELTER GENERAL INS CO	0.07	\$7,837	\$6,380	\$0	\$0	0.00
56	HAWKEYE SECURITY INSURANCE COMPANY	0.07	\$7,623	\$6,671	\$0	\$420	6.30
57	METROPOLITAN GENERAL INS CO	0.07	\$7,623	\$7,372	\$0	\$214	2.90
58	HORACE MANN INSURANCE COMPANY	0.07	\$7,418	\$7,890	\$0	(\$2,977)	-37.73
59	TRAVELERS CASUALTY & SUR CO OF AMERI	0.07	\$7,388	\$11,191	\$152,381	\$53,209	475.46
60	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.06	\$6,437	\$6,362	\$0	\$2,913	45.79

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05	\$5,847	\$5,420	\$0	\$0	0.00
62	TRAVCO INSURANCE COMPANY	0.05	\$5,285	\$2,598	\$0	\$0	0.00
63	UNITED FIRE AND CASUALTY COMPANY	0.05	\$5,233	\$4,970	\$0	\$1,000	20.12
64	AUTO CLUB FAMILY INSURANCE COMPANY	0.05	\$5,219	\$4,918	\$0	\$0	0.00
65	EAGLE AMERICAN INSURANCE COMPANY	0.04	\$4,619	\$5,245	\$0	\$949	18.09
66	HARTFORD CASUALTY INS CO	0.04	\$4,382	\$4,593	\$0	\$0	0.00
67	GEICO CASUALTY COMPANY	0.03	\$3,830	\$3,921	\$25,000	\$14,438	368.22
68	HANOVER INSURANCE COMPANY THE	0.03	\$3,469	\$4,028	\$0	\$1,586	39.37
69	ALLSTATE INDEMNITY COMPANY	0.03	\$3,059	\$1,556	\$0	\$0	0.00
70	KANSAS CITY FIRE & MARINE INS CO	0.03	\$3,028	\$3,481	\$0	\$850	24.42
71	PROGRESSIVE CASUALTY INSURANCE CO	0.02	\$2,777	\$403	\$0	(\$278)	-68.98
72	NATIONAL ALLIANCE INSURANCE CO	0.02	\$2,766	\$2,559	\$0	\$1,945	76.01
73	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$2,712	\$3,659	\$0	(\$322)	-8.80
74	TRAVELERS INDEMNITY CO OF AMERICA	0.02	\$2,605	\$2,518	\$0	\$0	0.00
75	UNITED SECURITY INSURANCE COMPANY	0.02	\$2,576	\$2,085	\$0	\$1,722	82.59
76	ARMED FORCES INSURANCE EXCHANGE	0.02	\$2,538	\$2,510	\$0	\$0	0.00
77	GLENS FALLS INSURANCE COMPANY THE	0.02	\$2,486	\$2,688	\$0	\$552	20.54
78	INTEGON NATIONAL INSURANCE COMPANY	0.02	\$2,433	\$21,899	\$0	\$0	0.00
79	AMERICAN SPIRIT INSURANCE COMPANY	0.02	\$2,226	\$2,741	\$0	(\$447)	-16.31
80	MIDWEST MUTUAL INSURANCE CO	0.02	\$2,201	\$2,240	\$10	\$12,441	555.40
81	GRINNELL SELECT INSURANCE COMPANY	0.01	\$1,649	\$956	\$0	\$0	0.00
82	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01	\$1,503	\$1,371	\$0	\$0	0.00
83	AMERICAN AND FOREIGN INSURANCE CO	0.01	\$1,443	\$1,363	\$0	\$535	39.25
84	COUNTRY CASUALTY INS CO	0.01	\$1,388	\$1,285	\$0	(\$77)	-5.99
85	MERASTAR INSURANCE COMPANY	0.01	\$1,314	\$1,311	\$0	\$0	0.00
86	AMERICAN MODERN HOME INSURANCE CO	0.01	\$1,234	\$1,107	\$0	\$0	0.00
87	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01	\$1,101	\$1,089	\$0	(\$140)	-12.86
88	LIBERTY INSURANCE CORPORATION	0.01	\$1,067	\$737	\$0	\$0	0.00
89	FARMINGTON CASUALTY COMPANY	0.01	\$871	\$918	\$0	\$0	0.00
90	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$678	\$640	\$0	\$0	0.00
91	HAULERS INSURANCE COMPANY INC	0.00	\$402	\$135	\$0	\$0	0.00
92	TWIN CITY FIRE INS CO	0.00	\$392	\$417	\$0	\$0	0.00
93	AMERICAN PROTECTION INSURANCE CO	0.00	\$293	\$347	\$0	\$0	0.00
94	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$189	\$29	\$0	\$0	0.00
95	AMERICAN BANKERS INS CO OF FLORIDA	0.00	\$138	\$80	\$0	\$0	0.00
96	USAA GENERAL INDEMNITY COMPANY	0.00	\$122	\$38	\$0	\$119	313.16
97	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$103	\$38	\$0	\$3	7.89
98	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$89	\$48	\$0	\$0	0.00
99	ASSOCIATED INDEMNITY CORPORATION	0.00	\$21	\$26	(\$281)	(\$281)	-1080.77
100	SAFEGUARD INSURANCE COMPANY	0.00	\$18	\$18	\$0	\$7	38.89
101	INTERNATIONAL INDEMNITY COMPANY	0.00	\$1	\$2	\$0	\$0	0.00
102	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$98)	N/A
103	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$37	\$0	(\$99)	-267.57
104	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$51)	N/A
105	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$8,149	N/A
106	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$10	\$0	\$18	180.00
107	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$7	N/A
108	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	\$0	(\$16)	N/A
109	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$1	\$0	(\$84)	-8400.00
110	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$61	\$0	\$997	1634.43
111	CONTINENTAL CASUALTY COMPANY	-0.00	(\$24)	\$450	\$65,479	\$95,575	21238.89
112	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$34)	\$13	\$0	(\$209)	-1607.69
TOTAL		100.00	\$11,112,067	\$10,780,685	\$6,659,187	\$2,968,099	27.53

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	24.66	\$558,579	\$568,736	\$225,000	\$335,174	58.93
2	STATE FARM MUTUAL AUTOMOBILE INS CO	24.11	\$546,151	\$547,519	\$333,000	\$361,457	66.02
3	UNITED SERVICES AUTOMOBILE ASSOCIATION	17.13	\$388,002	\$390,577	\$19,683	\$10,818	2.77
4	AMERICAN FAMILY MUTUAL INS CO	15.88	\$359,708	\$355,457	\$120,000	\$88,748	24.97
5	USAA CASUALTY INSURANCE COMPANY	8.52	\$192,937	\$187,135	\$23,496	\$24,649	13.17
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.55	\$80,397	\$73,162	\$7,000	\$11,932	16.31
7	AMERICAN STANDARD INS CO OF WISCONSIN	2.06	\$46,654	\$46,020	\$15,000	\$40,099	87.13
8	FARMERS INSURANCE COMPANY INC	1.34	\$30,266	\$30,750	\$954	(\$1,460)	-4.75
9	STATE FARM FIRE AND CASUALTY CO	0.82	\$18,505	\$18,731	\$0	(\$983)	-5.25
10	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.38	\$8,610	\$8,316	\$105,000	\$110,500	1328.76
11	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.28	\$6,415	\$5,995	\$0	\$10,000	166.81
12	SHELTER GENERAL INS CO	0.22	\$4,873	\$4,374	\$0	\$0	0.00
13	ALLSTATE INSURANCE COMPANY	0.21	\$4,788	\$7,378	\$15,000	\$17,807	241.35
14	COUNTRY MUTUAL INSURANCE COMPANY	0.16	\$3,653	\$3,603	\$5,000	\$0	0.00
15	MID CENTURY INSURANCE COMPANY	0.12	\$2,608	\$2,685	\$684	\$836	31.14
16	NATIONWIDE MUTUAL INSURANCE COMPANY	0.10	\$2,295	\$2,356	\$0	\$104	4.41
17	DAIRYLAND INSURANCE COMPANY	0.09	\$2,058	\$2,043	\$0	\$0	0.00
18	PREFERRED ABSTAINERS INS CO	0.08	\$1,813	\$1,818	\$0	\$0	0.00
19	PREFERRED RISK MUTUAL INSURANCE CO	0.08	\$1,741	\$1,875	\$0	\$0	0.00
20	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06	\$1,328	\$1,351	\$0	\$61	4.52
21	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04	\$963	\$922	\$0	\$0	0.00
22	USAA GENERAL INDEMNITY COMPANY	0.04	\$897	\$243	\$0	\$40	16.46
23	GRINNELL MUTUAL REINSURANCE COMPANY	0.04	\$875	\$988	\$0	\$0	0.00
24	AMERICAN NATIONAL GENERAL INS CO	0.02	\$521	\$363	\$0	\$0	0.00
25	CINCINNATI INS CO THE	0.01	\$226	\$184	\$0	\$0	0.00
26	MIDWEST MUTUAL INSURANCE CO	0.00	\$87	\$98	\$0	\$0	0.00
27	COUNTRY CASUALTY INS CO	0.00	\$78	\$80	\$0	\$0	0.00
28	GENERAL CASUALTY CO OF WISCONSIN	0.00	\$36	\$40	\$0	\$1	2.50
29	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$33	\$25	\$0	\$1	4.00
30	SECURITY NATIONAL INSURANCE COMPANY	0.00	\$16	\$16	\$0	\$0	0.00
31	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$14	\$2	\$0	\$0	0.00
32	GRINNELL SELECT INSURANCE COMPANY	0.00	\$14	\$14	\$0	\$0	0.00
33	REGENT INSURANCE COMPANY	0.00	\$8	\$17	\$0	\$1	5.88
34	PREFERRED AMERICA INSURANCE COMPANY	0.00	\$7	\$8	\$0	\$0	0.00
35	HARTFORD UNDERWRITERS INSURANCE CO	0.00	\$0	\$0	\$20,000	\$40,000	N/A
36	LEADER NATIONAL INSURANCE CO	0.00	\$0	\$0	\$35	\$2,186	N/A
37	MIC PROPERTY AND CASUALTY INS CORP	0.00	\$0	\$0	\$23,165	(\$7,044)	N/A
38	PROGRESSIVE NORTHWESTERN INS CO	0.00	\$0	\$0	\$117,016	\$178,430	N/A
TOTAL		100.00	\$2,265,156	\$2,262,881	\$1,030,033	\$1,223,357	54.06

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	6.82	\$11,737,611	\$12,079,833	\$9,791,383	\$6,679,878	55.30
2	AMERICAN STATES INSURANCE COMPANY	5.31	\$9,126,356	\$9,272,557	\$3,107,046	\$5,656,013	61.00
3	RELIANCE NATIONAL INDEMNITY COMPANY	4.77	\$8,211,039	\$4,592,565	\$1,106,696	\$4,156,020	90.49
4	FEDERATED MUTUAL INSURANCE COMPANY	3.35	\$5,760,728	\$5,787,474	\$1,323,657	\$4,224,353	72.99
5	LIBERTY MUTUAL FIRE INSURANCE CO	3.07	\$5,272,251	\$6,185,824	\$6,643,214	\$3,660,503	59.18
6	STATE FARM MUTUAL AUTOMOBILE INS CO	3.02	\$5,194,101	\$5,707,307	\$4,191,677	\$3,408,773	59.73
7	TRAVELERS INDEMNITY CO OF ILLINOIS	2.66	\$4,583,192	\$4,080,066	\$1,034,975	\$3,160,353	77.46
8	CONTINENTAL WESTERN INSURANCE CO	2.47	\$4,246,935	\$3,963,535	\$1,829,835	\$1,665,627	42.02
9	ST PAUL FIRE & MARINE INSURANCE CO	2.41	\$4,146,274	\$3,835,106	\$2,077,442	\$1,559,680	40.67
10	NORTHLAND INSURANCE COMPANY	1.78	\$3,062,891	\$3,153,412	\$2,113,569	\$2,665,093	84.51
11	AMERICAN ECONOMY INSURANCE COMPANY	1.76	\$3,018,388	\$2,964,965	\$429,414	\$419,632	14.15
12	LINCOLN GENERAL INSURANCE CO	1.69	\$2,906,481	\$2,926,862	\$1,262,115	\$4,356,471	148.84
13	TIG INSURANCE COMPANY	1.68	\$2,893,799	\$2,892,005	\$2,406,066	\$1,053,637	36.43
14	TRANSPORTATION INSURANCE COMPANY	1.63	\$2,803,881	\$2,253,096	\$3,251,460	\$2,021,365	89.71
15	CINCINNATI INS CO THE	1.49	\$2,559,334	\$2,392,511	\$802,797	\$1,590,547	66.48
16	UNITED STATES FIDELITY & GUARANTY CO	1.33	\$2,279,409	\$2,801,272	\$2,097,497	\$3,322,675	118.61
17	FARMERS INSURANCE EXCHANGE	1.32	\$2,277,712	\$2,440,073	\$911,579	\$264,966	10.86
18	ST PAUL MERCURY INSURANCE COMPANY	1.20	\$2,062,930	\$1,956,704	\$231,695	\$961,145	49.12
19	AMERICAN FAMILY MUTUAL INS CO	1.13	\$1,946,645	\$1,948,026	\$1,300,118	\$841,636	43.20
20	TRAVELERS PROPERTY CASUALTY INS CO	1.11	\$1,909,964	\$1,949,606	\$718,233	\$1,189,019	60.99
21	CONTINENTAL CASUALTY COMPANY	1.10	\$1,899,789	\$1,799,018	\$756,624	\$8,188,137	455.14
22	EMPIRE FIRE AND MARINE INSURANCE CO	1.08	\$1,863,596	\$1,892,192	\$445,762	\$792,139	41.86
23	UNIVERSAL UNDERWRITERS INS CO	1.01	\$1,737,533	\$1,743,248	\$594,286	\$675,037	38.72
24	JOHN DEERE INSURANCE COMPANY	1.01	\$1,732,796	\$1,688,048	\$1,532,522	\$676,078	40.05
25	AUTO OWNERS INSURANCE CO MUTUAL	1.00	\$1,724,045	\$1,750,466	\$1,748,729	\$1,650,125	94.27
26	WEST AMERICAN INSURANCE COMPANY	0.94	\$1,608,118	\$1,488,802	\$814,967	\$746,489	50.14
27	EMPLOYERS MUTUAL CASUALTY COMPANY	0.93	\$1,593,112	\$1,340,801	\$313,646	\$429,906	32.06
28	RELIANCE INSURANCE COMPANY	0.89	\$1,527,118	\$1,481,991	\$3,010,321	\$1,144,937	77.26
29	TRUCK INSURANCE EXCHANGE	0.88	\$1,507,569	\$1,443,037	\$522,726	(\$20,294)	-1.41
30	ALLIED MUTUAL INS CO	0.85	\$1,469,996	\$1,426,967	\$771,876	\$1,280,087	89.71
31	GUARANTY NATIONAL INSURANCE COMPANY	0.81	\$1,399,622	\$1,359,528	\$935,801	\$1,040,526	76.54
32	FIDELITY AND GUARANTY INSURANCE COMPANY	0.80	\$1,367,945	\$1,264,828	\$841,862	\$2,136,129	168.89
33	TRAVELERS INDEMNITY COMPANY	0.77	\$1,320,609	\$1,291,082	\$452,380	\$615,326	47.66
34	OAK RIVER INSURANCE COMPANY	0.76	\$1,306,194	\$1,160,937	\$277,274	\$934,170	80.47
35	HARTFORD FIRE INSURANCE COMPANY	0.74	\$1,280,776	\$1,398,140	\$2,168,223	\$2,047,820	146.47
36	COMMERCIAL UNION INSURANCE COMPANY	0.73	\$1,249,859	\$1,312,991	\$459,565	\$161,529	12.30
37	TRANSCONTINENTAL INSURANCE COMPANY	0.72	\$1,244,518	\$884,776	\$148,236	\$380,859	43.05
38	AMERISURE INSURANCE COMPANY	0.72	\$1,243,437	\$1,186,069	\$294,871	\$603,921	50.92
39	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.72	\$1,232,791	\$1,193,611	\$719,946	\$619,446	51.90
40	PENNSYLVANIA GENERAL INSURANCE CO	0.70	\$1,208,622	\$991,857	\$470,925	\$111,707	11.26
41	EMPLOYERS FIRE INSURANCE COMPANY	0.69	\$1,192,372	\$1,110,554	\$552,252	\$264,456	23.81
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.66	\$1,128,566	\$1,045,330	\$409,314	\$621,287	59.43
43	ZURICH INSURANCE COMPANY	0.65	\$1,125,741	\$1,212,907	\$555,637	\$942,095	77.67
44	UNITED FIRE AND CASUALTY COMPANY	0.65	\$1,110,377	\$1,162,936	\$784,424	\$2,404,256	206.74
45	HAWKEYE SECURITY INSURANCE COMPANY	0.65	\$1,109,374	\$1,239,701	\$1,475,583	\$917,819	74.04
46	ST PAUL PROPERTY & CASUALTY INS CO	0.63	\$1,081,831	\$996,879	\$99,698	\$783,011	78.55
47	VANLINER INSURANCE COMPANY	0.63	\$1,075,243	\$1,079,443	\$864,331	(\$83,969)	-7.78
48	UNITED STATES FIRE INSURANCE CO	0.62	\$1,063,131	\$675,524	\$37,792	\$975,194	144.36
49	PROGRESSIVE NORTHWESTERN INS CO	0.61	\$1,042,122	\$1,059,076	\$290,559	\$524,861	49.56
50	UNITED SECURITY INSURANCE COMPANY	0.60	\$1,040,463	\$947,823	\$294,805	\$808,055	85.25
51	AMERICAN INSURANCE COMPANY THE	0.58	\$990,425	\$1,014,204	\$159,202	\$495,073	48.81
52	LIBERTY INSURANCE CORPORATION	0.56	\$971,128	\$1,060,292	\$696,503	\$1,465,325	138.20
53	GENERAL ACCIDENT INS CO OF AMERICA	0.56	\$966,148	\$1,011,198	\$230,136	(\$21,523)	-2.13
54	NORTH RIVER INSURANCE COMPANY THE	0.54	\$935,416	\$701,031	\$163,660	\$698,144	99.59
55	AMERICAN MANUFACTURERS MUTUAL INS CO	0.54	\$934,692	\$766,965	\$49,173	\$426,889	55.66
56	NATIONWIDE AGRIBUSINESS INS CO	0.53	\$903,679	\$986,545	\$306,365	\$250,270	25.37
57	SHELTER GENERAL INS CO	0.48	\$820,869	\$815,398	\$191,679	\$735,443	90.19
58	GATEWAY INSURANCE COMPANY	0.48	\$819,540	\$846,754	\$515,492	\$88,306	10.43
59	LUMBERMENS MUTUAL CASUALTY CO	0.47	\$802,455	\$826,456	\$5,110,302	(\$1,563,412)	-189.17
60	AMERICAN MOTORISTS INSURANCE CO	0.45	\$768,244	\$690,379	\$354,256	\$865,307	125.34

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CAMERON MUTUAL INSURANCE COMPANY	0.43	\$733,565	\$729,146	\$460,403	\$511,340	70.13
62	FEDERAL INSURANCE COMPANY	0.42	\$721,459	\$692,903	\$150,215	\$802,773	89.91
63	AMERICAN GUARANTEE & LIABILITY INS CO	0.42	\$714,201	\$743,488	\$60,303	\$436,886	58.76
64	AMERICAN AUTOMOBILE INSURANCE CO	0.41	\$712,538	\$738,588	(\$7,664)	\$123,337	16.70
65	COLUMBIA MUTUAL INSURANCE CO	0.41	\$706,295	\$660,063	\$217,413	\$240,202	36.39
66	BITUMINOUS CASUALTY CORPORATION	0.41	\$697,913	\$672,610	\$183,480	\$120,023	17.84
67	NATIONAL INDEMNITY COMPANY	0.40	\$688,767	\$689,584	\$181,494	\$484,060	70.20
68	FIDELITY & GUARANTY INS UNDERWRITERS	0.39	\$675,994	\$856,475	\$106,091	\$372,460	43.49
69	TRAVELERS CASUALTY AND SURETY CO	0.39	\$675,751	\$790,266	\$489,294	\$906,139	114.66
70	ATLANTIC MUTUAL INSURANCE COMPANY	0.35	\$607,775	\$599,431	\$151,762	\$1,231,370	205.42
71	CHURCH MUTUAL INSURANCE COMPANY	0.35	\$605,328	\$596,533	\$454,124	\$336,097	56.34
72	UNITED PACIFIC INSURANCE COMPANY	0.35	\$601,143	\$471,937	\$249,679	\$258,892	54.86
73	ATHENA ASSURANCE COMPANY	0.34	\$582,136	\$410,827	\$184	\$127,230	30.97
74	FIREMANS FUND INSURANCE COMPANY	0.33	\$574,589	\$875,274	\$308,726	\$348,036	39.76
75	CAROLINA CASUALTY INSURANCE COMPANY	0.33	\$569,217	\$623,209	\$319,483	\$116,320	18.66
76	LEADER NATIONAL INSURANCE CO	0.32	\$555,757	\$658,071	\$212,105	\$218,262	33.17
77	GENERAL CASUALTY CO OF WISCONSIN	0.32	\$546,830	\$476,424	\$140,192	\$170,213	35.58
78	HARTFORD CASUALTY INS CO	0.31	\$539,886	\$499,524	\$499,597	\$173,503	34.73
79	NORTHERN INSURANCE CO OF NEW YORK	0.31	\$533,797	\$526,726	\$772,848	\$2,665,191	505.99
80	CANAL INSURANCE COMPANY	0.30	\$523,323	\$573,850	\$101,856	\$1,050,446	183.05
81	GRINNELL MUTUAL REINSURANCE COMPANY	0.30	\$523,097	\$499,117	\$206,058	\$364,230	72.97
82	REDLAND INSURANCE COMPANY	0.30	\$521,711	\$562,985	\$402,335	\$367,100	65.21
83	SHELTER MUTUAL INSURANCE CO	0.29	\$500,522	\$485,019	\$71,122	\$149,003	30.72
84	ROYAL INSURANCE COMPANY OF AMERICA	0.29	\$496,878	\$555,006	\$457,690	(\$2,152,685)	-387.87
85	POTOMAC INSURANCE CO OF ILLINOIS	0.28	\$489,585	\$278,806	\$25,964	\$118,376	42.46
86	MICHIGAN MUTUAL INSURANCE COMPANY	0.28	\$484,014	\$560,431	\$435,312	\$361,816	64.56
87	CIGNA INSURANCE COMPANY	0.28	\$483,838	\$479,219	\$26,861	\$84,153	17.56
88	CENTENNIAL INSURANCE COMPANY	0.28	\$476,654	\$233,890	\$12,625	\$1,073,472	458.96
89	OHIO CASUALTY INSURANCE COMPANY	0.27	\$456,583	\$448,953	\$198,797	\$119,940	26.72
90	HARCO NATIONAL INSURANCE COMPANY	0.26	\$455,719	\$461,364	\$467,685	\$450,313	97.60
91	RANGER INSURANCE COMPANY	0.26	\$453,122	\$601,057	\$1,171,111	\$182,618	30.38
92	ALLSTATE INSURANCE COMPANY	0.25	\$427,597	\$364,395	\$141,779	\$120,325	33.02
93	STATE FARM FIRE AND CASUALTY CO	0.24	\$420,082	\$437,322	\$143,820	\$38,290	8.76
94	GREAT DIVIDE INSURANCE COMPANY	0.23	\$402,974	\$394,164	\$98,100	\$323,747	82.14
95	AMERICAN ALTERNATIVE INS CORP	0.23	\$399,176	\$342,385	\$75,801	\$188,202	54.97
96	MID CENTURY INSURANCE COMPANY	0.23	\$394,083	\$359,127	\$46,582	\$152,938	42.59
97	PREFERRED RISK MUTUAL INSURANCE CO	0.23	\$391,291	\$391,345	\$206,441	\$115,368	29.48
98	NORTHFIELD INSURANCE COMPANY	0.21	\$365,238	\$333,926	\$623,999	\$942,374	282.21
99	EVEREST NATIONAL INSURANCE COMPANY	0.21	\$359,318	\$437,841	\$72,896	\$829,592	189.47
100	INDIANA LUMBERMENS MUTUAL INS CO	0.21	\$356,770	\$343,702	\$438,798	\$444,463	129.32
101	GREAT NORTHERN INSURANCE COMPANY	0.20	\$349,790	\$213,811	\$61,907	(\$45,794)	-21.42
102	BANKERS STANDARD INSURANCE COMPANY	0.20	\$347,673	\$382,211	\$78,838	\$62,315	16.30
103	SECURA INSURANCE A MUTUAL COMPANY	0.19	\$328,501	\$353,585	\$209,804	\$1,173,441	331.87
104	OLD REPUBLIC INSURANCE COMPANY	0.19	\$324,542	\$336,952	\$10,336	\$385,556	114.42
105	LIBERTY MUTUAL INSURANCE COMPANY	0.19	\$323,966	\$523,295	\$428,838	(\$1,068,980)	-204.28
106	CHRYSLER INSURANCE COMPANY	0.19	\$320,325	\$319,747	\$154,356	\$286,001	89.45
107	LANCER INSURANCE COMPANY	0.19	\$319,308	\$282,059	\$122,404	\$403,725	143.13
108	AMERICAN CASUALTY CO OF READING PA	0.18	\$316,883	\$264,813	\$104,954	\$25,274	9.54
109	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.18	\$312,213	\$317,589	\$58,649	\$102,752	32.35
110	STRATFORD INSURANCE COMPANY	0.18	\$308,310	\$277,954	\$10,750	\$278,263	100.11
111	REGENT INSURANCE COMPANY	0.18	\$307,374	\$319,350	\$58,574	\$147,683	46.24
112	ASSURANCE COMPANY OF AMERICA	0.18	\$302,911	\$332,752	\$187,445	\$216,978	65.21
113	BITUMINOUS FIRE AND MARINE INS CO	0.18	\$301,172	\$183,485	\$13,068	\$127,080	69.26
114	PHOENIX INSURANCE COMPANY THE	0.17	\$293,102	\$234,879	\$10,767	\$57,580	24.51
115	FEDERATED RURAL ELECTRIC INS CORP	0.17	\$293,052	\$306,642	\$57,496	(\$80,857)	-26.37
116	TRAVELERS CASUALTY & SUR CO OF AMERI	0.16	\$279,363	\$362,345	\$418,354	\$291,919	80.56
117	LEGION INSURANCE COMPANY	0.16	\$278,576	\$279,506	\$375,598	\$633,405	226.62
118	WAUSAU UNDERWRITERS INS CO	0.16	\$276,830	\$266,018	\$175,095	(\$132,929)	-49.97
119	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.16	\$274,176	\$283,525	\$33,517	(\$119,895)	-42.29
120	COREGIS INSURANCE COMPANY	0.15	\$263,548	\$233,095	\$24,323	\$90,313	38.75

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	COLONIA INSURANCE COMPANY	0.15	\$260,525	\$859,034	\$920,078	\$1,656,489	192.83
122	FARMLAND MUTUAL INSURANCE COMPANY	0.15	\$257,473	\$213,360	\$132,519	\$123,425	57.85
123	TWIN CITY FIRE INS CO	0.15	\$254,425	\$391,008	\$135,078	\$256,024	65.48
124	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.15	\$251,480	\$314,121	\$35,334	\$250,727	79.82
125	CITIZENS SECURITY MUTUAL INS CO	0.14	\$244,087	\$192,002	\$7,513	\$171,217	89.17
126	CITIZENS INSURANCE COMPANY OF AMERICA	0.14	\$234,055	\$335,980	\$186,229	\$620,241	184.61
127	TRI STATE INSURANCE CO OF MINNESOTA	0.14	\$233,241	\$200,842	\$67,745	\$137,902	68.66
128	INTEGON NATIONAL INSURANCE COMPANY	0.13	\$224,188	\$217,837	\$56,934	\$142,094	65.23
129	AMCO INSURANCE COMPANY	0.13	\$215,915	\$210,375	\$96,709	\$86,248	41.00
130	WAUSAU BUSINESS INSURANCE COMPANY	0.12	\$208,492	\$210,829	\$106,552	\$24,145	11.45
131	TITAN INDEMNITY COMPANY	0.11	\$193,694	\$188,355	\$27,119	\$52,564	27.91
132	SAGAMORE INSURANCE COMPANY	0.11	\$192,154	\$93,370	\$0	\$750	0.80
133	SENTRY INSURANCE A MUTUAL COMPANY	0.11	\$192,146	\$172,615	\$120,749	\$138,862	80.45
134	FARMERS ALLIANCE MUTUAL INS CO	0.11	\$187,130	\$176,295	\$61,760	\$90,260	51.20
135	VALLEY FORGE INSURANCE COMPANY	0.11	\$185,685	\$215,972	\$362,179	\$1,378,308	638.19
136	MILLERS MUTUAL INSURANCE ASSOCIATION	0.10	\$178,824	\$205,935	\$75,536	(\$139,512)	-67.75
137	INSURANCE COMPANY OF THE WEST	0.10	\$174,899	\$170,953	\$0	(\$24,965)	-14.60
138	ALLSTATE INDEMNITY COMPANY	0.10	\$172,775	\$162,683	\$5,218	\$180,825	111.15
139	VALIANT INS CO	0.09	\$154,793	\$136,891	\$120,329	\$98,947	72.28
140	AMERICAN STANDARD INS CO OF WISCONSIN	0.09	\$152,438	\$149,510	\$276,712	\$32,456	21.71
141	TRAVELERS INDEMNITY CO OF AMERICA	0.09	\$151,123	\$165,066	\$112,636	\$477,503	289.28
142	SECURITY NATIONAL INSURANCE COMPANY	0.09	\$150,572	\$142,207	\$52,311	\$71,127	50.02
143	CONNECTICUT INDEMNITY COMPANY THE	0.09	\$148,104	\$141,557	\$11,001	\$68,501	48.39
144	OCCIDENTAL FIRE & CAS CO OF NC	0.08	\$142,334	\$63,478	\$27,631	\$72,133	113.63
145	ARGONAUT GREAT CENTRAL INSURANCE CO	0.08	\$138,733	\$126,390	\$58,104	\$80,924	64.03
146	MASSACHUSETTS BAY INS CO	0.08	\$138,460	\$194,638	\$676,562	\$7,355	3.78
147	TRAVELERS CASUALTY AND SURETY CO OF IL	0.08	\$137,787	\$203,245	\$50,588	\$623,065	306.56
148	AMERICAN NATIONAL FIRE INSURANCE CO	0.08	\$135,649	\$152,941	\$6,427	\$5,856	3.83
149	CIGNA PROPERTY & CASUALTY INS CO	0.08	\$129,378	\$125,171	\$27,195	\$26,641	21.28
150	NOBEL INSURANCE COMPANY	0.07	\$127,785	\$167,172	\$93,665	\$7,289	4.36
151	GENESIS INSURANCE COMPANY	0.07	\$127,484	\$132,074	\$0	\$12,000	9.09
152	TRI STATE INSURANCE COMPANY	0.07	\$119,916	\$114,354	\$21,044	(\$22,234)	-19.44
153	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.07	\$118,414	\$127,535	\$46,856	\$38,510	30.20
154	STATEWIDE INSURANCE COMPANY	0.07	\$116,784	\$105,942	\$58,509	\$145,420	137.26
155	FARMERS AND MERCHANTS INSURANCE CO	0.07	\$115,762	\$86,782	\$42,195	\$14,742	16.99
156	GREAT AMERICAN INSURANCE COMPANY	0.07	\$112,236	\$116,893	\$29,260	\$11,360	9.72
157	ZURICH AMERICAN INS CO OF ILLINOIS	0.06	\$111,006	\$91,420	\$0	\$30,518	33.38
158	FIDELITY AND DEPOSIT CO MARYLAND	0.06	\$109,525	\$108,592	\$80,762	\$595,065	547.98
159	BROTHERHOOD MUTUAL INSURANCE CO	0.06	\$107,109	\$102,523	\$4,549	\$7,690	7.50
160	AMERICAN AND FOREIGN INSURANCE CO	0.06	\$99,685	\$100,260	\$3,400	\$20,741	20.69
161	CIGNA FIRE UNDERWRITERS INS CO	0.06	\$98,217	\$60,788	\$24,489	\$11,243	18.50
162	MARYLAND CASUALTY COMPANY	0.06	\$97,981	\$113,724	\$105,531	\$157,734	138.70
163	ROYAL INDEMNITY COMPANY	0.06	\$97,926	\$124,415	\$108,568	\$7,374	5.93
164	NORTHWESTERN NATIONAL CASUALTY CO	0.06	\$95,807	\$88,088	\$47,069	\$259,847	294.99
165	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.06	\$95,763	\$96,384	\$15,488	\$36,282	37.64
166	GRAIN DEALERS MUTUAL INSURANCE CO	0.05	\$91,898	\$97,045	\$30,379	\$42,906	44.21
167	MARKEL INSURANCE COMPANY	0.05	\$85,373	\$84,482	\$41,120	\$106,153	125.65
168	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.05	\$84,000	\$38,500	\$4,259	\$5,709	14.83
169	NORTHERN ASSURANCE CO OF AMERICA	0.05	\$83,145	\$88,561	\$246,500	\$48,531	54.80
170	COLORADO CASUALTY INSURANCE COMPANY	0.04	\$75,289	\$63,514	\$16,867	\$13,377	21.06
171	NATIONAL INTERSTATE INSURANCE COMPANY	0.04	\$71,877	\$81,224	\$481,822	(\$541,273)	-666.40
172	AGRICULTURAL INSURANCE COMPANY	0.04	\$70,985	\$56,879	\$5,047	\$20,324	35.73
173	ACCELERATION NATIONAL INS CO	0.04	\$68,539	\$40,466	\$975	\$30,148	74.50
174	NATIONAL FIRE INS CO OF HARTFORD	0.03	\$58,941	\$82,066	\$5,000	\$48,591	59.21
175	REPUBLIC WESTERN INS CO	0.03	\$58,548	\$66,380	\$25,452	\$52,922	79.73
176	TRANSGUARD INS CO OF AMERICA INC	0.03	\$57,625	\$45,801	\$17,508	\$22,492	49.11
177	CUMIS INSURANCE SOCIETY INC	0.03	\$56,367	\$54,632	\$93	(\$9,542)	-17.47
178	FLORISTS MUTUAL INSURANCE COMPANY	0.03	\$52,840	\$56,071	\$19,245	\$248,727	443.59
179	TRUMBULL INSURANCE COMPANY	0.03	\$50,346	\$17,922	\$4,430	\$11,510	64.22
180	NATIONWIDE MUTUAL INSURANCE COMPANY	0.03	\$50,213	\$81,379	\$19,189	\$121,459	149.25

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	FIREMANS FUND INS CO OF WISCONSIN	0.03	\$47,466	\$73,578	\$2,410	\$15,666	21.29
182	HANOVER INSURANCE COMPANY THE	0.03	\$44,310	\$68,586	\$20,696	(\$24,307)	-35.44
183	TRINITY UNIVERSAL INSURANCE COMPANY	0.03	\$44,294	\$54,098	\$35,869	\$34,192	63.20
184	SAFECO INSURANCE CO OF AMERICA	0.03	\$44,206	\$50,849	\$49,541	(\$16,727)	-32.90
185	ST PAUL GUARDIAN INSURANCE COMPANY	0.03	\$43,814	\$38,128	\$0	\$9,872	25.89
186	SUMITOMO MARINE & FIRE INS CO LTD	0.02	\$42,910	\$53,568	\$26,447	\$242,300	452.32
187	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02	\$41,398	\$71,759	\$0	(\$82,677)	-115.21
188	MID CONTINENT CASUALTY COMPANY	0.02	\$41,208	\$30,975	\$3,802	\$5,018	16.20
189	HARTFORD INSURANCE CO OF MIDWEST THE	0.02	\$40,490	\$8,602	\$0	\$3,239	37.65
190	ASSOCIATES INSURANCE COMPANY	0.02	\$38,430	\$16,030	\$0	\$0	0.00
191	MINNESOTA FIRE AND CASUALTY COMPANY	0.02	\$38,232	\$38,190	\$0	\$32,800	85.89
192	UTICA MUTUAL INSURANCE COMPANY	0.02	\$37,767	\$32,274	\$68	(\$5,289)	-16.39
193	CHARTER OAK FIRE INSURANCE CO THE	0.02	\$36,978	\$16,024	\$17	(\$86,139)	-537.56
194	WINDSOR INSURANCE COMPANY	0.02	\$34,293	\$25,237	\$2,150	\$4,886	19.36
195	FARMINGTON CASUALTY COMPANY	0.02	\$33,987	\$40,800	\$2,872	\$8,533	20.91
196	AMERICAN FIRE AND INDEMNITY COMPANY	0.02	\$33,553	\$30,321	\$11,787	\$16,471	54.32
197	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.02	\$33,181	\$40,632	\$28,290	\$23,200	57.10
198	T H E INSURANCE COMPANY	0.02	\$32,191	\$32,916	\$3,235	\$7,646	23.23
199	NATIONAL CASUALTY COMPANY	0.02	\$32,029	\$34,789	\$1,594,655	(\$182,218)	-523.78
200	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$30,049	\$88,356	\$47,210	(\$81,227)	-91.93
201	NATIONAL FARMERS UNION STANDARD INS CO	0.02	\$27,608	\$29,314	\$31,997	\$3,999	13.64
202	GLOBE INDEMNITY COMPANY	0.02	\$26,276	\$29,267	\$82,500	\$6,532	22.32
203	ASSOCIATED INDEMNITY CORPORATION	0.02	\$26,074	\$16,787	\$9,900	(\$83,896)	-499.77
204	NN INSURANCE COMPANY	0.01	\$24,493	\$25,678	\$2,283	\$10,801	42.06
205	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$24,403	\$17,100	\$22,028	\$32,942	192.64
206	HARTFORD UNDERWRITERS INSURANCE CO	0.01	\$21,909	\$20,864	\$0	\$59,161	283.56
207	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01	\$21,655	\$21,065	\$0	\$2,129	10.11
208	AMERICAN EMPLOYERS INSURANCE CO	0.01	\$20,304	\$11,338	\$0	\$82,578	728.33
209	NIAGARA FIRE INSURANCE COMPANY	0.01	\$18,671	\$56,682	\$0	\$45,944	81.06
210	AMERICAN INDEMNITY COMPANY	0.01	\$16,642	\$14,818	\$0	\$0	0.00
211	GENERAL INSURANCE CO OF AMERICA	0.01	\$16,313	\$13,890	\$5,412	\$126,557	911.14
212	ECONOMY PREFERRED INSURANCE COMPANY	0.01	\$14,663	\$27,627	\$182,880	(\$13,392)	-48.47
213	TIG INDEMNITY COMPANY	0.01	\$14,443	\$18,731	\$1,229	\$205	1.09
214	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01	\$14,176	\$21,225	\$0	\$5,389	25.39
215	ECONOMY FIRE & CASUALTY COMPANY	0.01	\$11,170	\$25,571	\$13,810	\$23,635	92.43
216	PROGRESSIVE CASUALTY INSURANCE CO	0.01	\$10,889	\$10,437	\$41,130	(\$189,218)	-1812.95
217	TRANSPORT INSURANCE COMPANY	0.01	\$10,537	\$10,537	\$0	\$0	0.00
218	PEAK PROPERTY AND CASUALTY INS CORP	0.01	\$10,090	\$13,258	\$385,448	(\$197,695)	-1491.14
219	FRONTIER INSURANCE COMPANY	0.01	\$9,986	\$734	\$0	\$23	3.13
220	FIRST NATIONAL INS CO OF AMERICA	0.01	\$9,214	\$10,006	\$2,369	(\$1,504)	-15.03
221	INTERSTATE INDEMNITY COMPANY	0.00	\$6,558	\$23,534	\$0	\$9,505	40.39
222	VIGILANT INSURANCE COMPANY	0.00	\$5,935	\$6,966	\$0	\$521	7.48
223	FIDELITY AND CASUALTY CO OF NY	0.00	\$5,638	\$6,073	\$100,664	\$182,330	3002.31
224	VANGUARD INSURANCE COMPANY	0.00	\$5,124	\$5,104	\$0	\$390	7.64
225	ULICO CASUALTY COMPANY	0.00	\$5,054	\$4,655	\$0	\$149	3.20
226	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$4,882	\$4,833	\$424,000	\$184,402	3815.48
227	SAFEGUARD INSURANCE COMPANY	0.00	\$4,740	\$4,262	\$0	\$790	18.54
228	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$4,530	\$56,681	\$16,604	(\$70,983)	-125.23
229	WESTFIELD INSURANCE COMPANY	0.00	\$3,722	\$5,821	\$572	\$430	7.39
230	RELiance NATIONAL INSURANCE COMPANY	0.00	\$3,666	\$3,836	\$0	\$223	5.81
231	NORTHBROOK NATIONAL INS CO	0.00	\$3,250	\$54,129	\$5,001	(\$84,532)	-156.17
232	ATLANTIC INSURANCE COMPANY	0.00	\$3,197	\$473	\$8,508	(\$22,414)	-4738.69
233	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$2,737	\$9,766	\$13,583	(\$15,847)	-162.27
234	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$2,682	\$6,061	\$0	(\$17,315)	-285.68
235	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$2,653	\$2,654	\$0	\$130	4.90
236	PACIFIC INDEMNITY COMPANY	0.00	\$2,491	\$2,295	\$0	(\$191)	-8.32
237	AMERICAN PROTECTION INSURANCE CO	0.00	\$2,412	\$1,158	\$0	\$0	0.00
238	NORTH AMERICAN SPECIALTY INS CO	0.00	\$1,875	\$27,609	\$30,679	(\$54,882)	-198.78
239	NATIONAL LIABILITY & FIRE INS CO	0.00	\$1,769	\$720	\$18	\$517	71.81
240	CONTINENTAL INSURANCE COMPANY THE	0.00	\$1,584	\$58,547	\$633,309	\$1,731,420	2957.32

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$1,570	\$865	\$0	\$0	0.00
242	AMICA MUTUAL INSURANCE COMPANY	0.00	\$1,545	\$1,550	\$4	(\$41)	-2.65
243	HAULERS INSURANCE COMPANY INC	0.00	\$1,528	\$248	\$0	\$0	0.00
244	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$1,424	\$2,187	(\$9)	(\$209)	-9.56
245	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$1,341	\$68	\$19,999	(\$4,935)	-7257.35
246	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00	\$1,142	\$1,042	\$396	\$729	69.96
247	INTERNATIONAL INDEMNITY COMPANY	0.00	\$1,109	\$1,348	\$7,585	\$90	6.68
248	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00	\$886	\$925	\$626	\$659	71.24
249	NORTHBROOK INDEMNITY CO	0.00	\$850	\$8,552	\$0	(\$23,487)	-274.64
250	VIRGINIA SURETY COMPANY INC	0.00	\$830	\$333	\$0	\$0	0.00
251	CREDIT GENERAL INS CO	0.00	\$813	\$813	\$0	\$0	0.00
252	MIDWESTERN INSURANCE COMPANY	0.00	\$694	\$434	\$7,360	\$31	7.14
253	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$644	\$60,763	\$61,152	(\$103,795)	-170.82
254	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$569	\$801	\$186,462	(\$1,514)	-189.01
255	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$457	\$631	\$123,954	\$31,597	5007.45
256	SCOTTSDALE INDEMNITY COMPANY	0.00	\$456	\$392	\$0	\$93	23.72
257	TRAVELERS CASUALTY CO OF CT	0.00	\$456	\$536	\$0	\$0	0.00
258	TIG PREMIER INSURANCE COMPANY	0.00	\$371	\$828	\$0	(\$3,000)	-362.32
259	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$213	\$590	\$0	(\$28)	-4.75
260	K-M INSURANCE COMPANY	0.00	\$166	\$166	\$0	\$0	0.00
261	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$124	\$117	\$54	\$75	64.10
262	GEICO INDEMNITY COMPANY	0.00	\$78	\$78	\$63	\$46	58.97
263	STANDARD FIRE INSURANCE COMPANY	0.00	\$73	\$1,485	\$5,250	\$62,745	4225.25
264	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$72	\$5,319	(\$1,531)	(\$110,965)	-2086.20
265	GEICO GENERAL INS CO	0.00	\$20	\$20	\$11	\$20	100.00
266	CENTURY INDEMNITY COMPANY	0.00	\$0	(\$1,080)	\$1,280,407	(\$474,165)	43904.17
267	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$30,458)	N/A
268	CLARENDON NATIONAL INS CO	0.00	\$0	\$868	\$0	\$75	8.64
269	COLONIAL PENN INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$20)	N/A
270	COLUMBIA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$11)	N/A
271	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	(\$1,144)	N/A
272	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$451)	N/A
273	DAIRYLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$31	N/A
274	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$79,000	\$6,888	N/A
275	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$72	\$0	\$0	0.00
276	FIRST AMERICAN INSURANCE COMPANY	0.00	\$0	\$0	\$3,388,740	\$3,984,740	N/A
277	GENERAL STAR NATIONAL INS CO	0.00	\$0	\$0	\$0	(\$2,000)	N/A
278	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$406	\$0	\$18	4.43
279	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00	\$0	\$0	\$0	(\$11,920)	N/A
280	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$134,318)	N/A
281	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$0	\$0	\$0	N/A
282	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$1,100)	N/A
283	MIDLAND RISK INSURANCE COMPANY	0.00	\$0	\$0	\$8,686	\$3,536	N/A
284	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$165,636	\$95,069	N/A
285	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$15	\$0	(\$1)	-6.67
286	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	\$10,003	N/A
287	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	(\$3)	(\$30,091)	N/A
288	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$945)	N/A
289	PROTECTIVE INSURANCE COMPANY	0.00	\$0	\$0	(\$30)	(\$29,580)	N/A
290	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$276)	N/A
291	LMI INSURANCE COMPANY	-0.00	(\$47)	\$70	\$30	(\$89)	-127.14
292	AMERICAN HARDWARE MUTUAL INS CO	-0.00	(\$55)	(\$55)	(\$89)	(\$2,670)	4854.55
293	AUTOMOBILE INS CO OF HARTFORD CT	-0.00	(\$89)	\$970	(\$100)	(\$17,836)	-1838.76
294	REPUBLIC INSURANCE COMPANY	-0.00	(\$277)	(\$227)	\$1,708	(\$2,031)	894.71
295	MOTORS INSURANCE CORPORATION	-0.00	(\$1,085)	(\$313)	\$1,562	(\$688)	219.81
296	HOUSTON GENERAL INS CO	-0.00	(\$3,157)	(\$352)	\$47,918	\$616,468	-175132.95
297	PRUDENTIAL GENERAL INS CO	-0.01	(\$24,559)	\$67,994	\$81,009	\$66,844	98.31
298	GULF INSURANCE COMPANY	-0.03	(\$53,975)	(\$49,307)	\$251,047	\$5,701	-11.56
299	NATIONAL SURETY CORPORATION	-0.18	(\$301,320)	(\$98,690)	(\$575,156)	(\$1,043,420)	1057.27
TOTAL		100.00	\$171,984,546	\$168,621,987	\$104,442,360	\$119,272,661	70.73

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	7.25	\$4,047,682	\$2,992,743	\$1,699,213	\$2,622,150	87.62
2	RELIANCE NATIONAL INDEMNITY COMPANY	6.30	\$3,517,258	\$1,968,008	\$612,304	\$1,251,413	63.59
3	STATE FARM MUTUAL AUTOMOBILE INS CO	6.05	\$3,380,012	\$3,386,514	\$2,283,391	\$2,135,392	63.06
4	NATIONAL CASUALTY COMPANY	5.24	\$2,924,350	\$2,972,857	\$646,747	\$2,403,726	80.86
5	TRAVELERS INDEMNITY CO OF ILLINOIS	4.50	\$2,510,063	\$2,185,002	\$1,109,187	\$1,210,060	55.38
6	LIBERTY MUTUAL FIRE INSURANCE CO	4.30	\$2,400,354	\$2,720,303	\$2,169,167	\$2,322,669	85.38
7	REDLAND INSURANCE COMPANY	3.74	\$2,086,845	\$2,251,938	\$1,609,341	\$1,468,398	65.21
8	TRANSPORTATION INSURANCE COMPANY	3.11	\$1,736,666	\$2,265,373	\$825,836	\$39,928	1.76
9	NORTHLAND INSURANCE COMPANY	2.98	\$1,662,144	\$1,710,825	\$1,146,918	\$1,444,563	84.44
10	AMERICAN FAMILY MUTUAL INS CO	2.75	\$1,537,892	\$1,538,983	\$1,000,199	\$990,565	64.36
11	HARTFORD FIRE INSURANCE COMPANY	2.44	\$1,363,620	\$1,507,471	\$691,709	\$600,303	39.82
12	CALVERT INSURANCE COMPANY	2.21	\$1,233,065	\$1,015,818	\$189,323	\$233,516	22.99
13	CONTINENTAL CASUALTY COMPANY	2.11	\$1,177,457	\$1,343,286	\$570,938	\$319,293	23.77
14	TIG INSURANCE COMPANY	1.73	\$964,600	\$964,002	\$802,022	\$351,212	36.43
15	AUTO OWNERS INSURANCE CO MUTUAL	1.61	\$897,747	\$919,973	\$543,370	\$513,328	55.80
16	UNITED FIRE AND CASUALTY COMPANY	1.50	\$837,652	\$877,303	\$454,351	\$512,522	58.42
17	INTERNATIONAL BUS & MERCANTILE REASSUR	1.42	\$791,851	\$721,528	\$515,657	\$1,411,076	195.57
18	EMPIRE FIRE AND MARINE INSURANCE CO	1.37	\$766,169	\$778,602	\$355,811	\$388,309	49.87
19	TRANSCONTINENTAL INSURANCE COMPANY	1.32	\$736,582	\$507,052	\$237,088	\$223,669	44.11
20	VANLINER INSURANCE COMPANY	1.28	\$716,829	\$719,628	\$576,220	(\$55,980)	-7.78
21	TRAVELERS INDEMNITY COMPANY	1.17	\$652,840	\$782,033	\$114,796	\$392,420	50.18
22	RELIANCE INSURANCE COMPANY	1.16	\$646,931	\$627,726	\$595,342	\$699,454	111.43
23	JOHN DEERE INSURANCE COMPANY	1.09	\$608,117	\$576,911	\$454,354	\$417,217	72.32
24	HARTFORD CASUALTY INS CO	1.08	\$604,609	\$546,447	\$243,943	\$85,398	15.63
25	GUARANTY NATIONAL INSURANCE COMPANY	1.07	\$599,611	\$582,670	\$350,835	\$57,347	9.84
26	GATEWAY INSURANCE COMPANY	0.99	\$551,453	\$566,052	\$269,353	\$102,710	18.14
27	CLARENDON NATIONAL INS CO	0.97	\$542,962	\$774,251	\$558,247	\$655,181	84.62
28	FEDERAL INSURANCE COMPANY	0.90	\$503,173	\$623,778	\$202,237	\$244,153	39.14
29	LIBERTY INSURANCE CORPORATION	0.87	\$485,954	\$544,908	\$445,596	\$593,249	108.87
30	CHRYSLER INSURANCE COMPANY	0.87	\$483,186	\$482,315	\$232,835	\$431,411	89.45
31	PROGRESSIVE NORTHWESTERN INS CO	0.80	\$446,531	\$453,965	\$355,155	\$347,694	76.59
32	CAMERON MUTUAL INSURANCE COMPANY	0.79	\$442,563	\$440,757	\$308,141	\$110,525	25.08
33	NEW HAMPSHIRE INSURANCE COMPANY	0.79	\$441,780	\$469,396	\$148,424	\$240,710	51.28
34	SHELTER GENERAL INS CO	0.79	\$441,636	\$438,685	\$256,127	\$392,236	89.41
35	NORTH RIVER INSURANCE COMPANY THE	0.73	\$406,752	\$314,723	\$361,112	\$334,164	106.18
36	NATIONAL INDEMNITY COMPANY	0.69	\$383,237	\$378,070	\$121,645	\$145,416	38.46
37	COMMERCE AND INDUSTRY INSURANCE CO	0.66	\$370,724	\$315,318	\$119,548	\$127,204	40.34
38	GENERAL CASUALTY CO OF WISCONSIN	0.65	\$364,384	\$316,081	\$107,217	\$140,182	44.35
39	TRAVELERS CASUALTY AND SURETY CO	0.64	\$355,063	\$417,378	\$204,616	\$214,422	51.37
40	CANAL INSURANCE COMPANY	0.62	\$345,685	\$379,141	\$200,656	\$119,438	31.50
41	INSURANCE CO OF THE STATE OF PA	0.61	\$337,876	\$110,253	(\$692,319)	(\$681,893)	-618.48
42	HARCO NATIONAL INSURANCE COMPANY	0.57	\$316,686	\$320,609	\$325,002	\$312,930	97.60
43	AMERICAN MANUFACTURERS MUTUAL INS CO	0.56	\$315,256	\$255,655	\$310,413	\$387,592	151.61
44	LUMBER MUTUAL INSURANCE COMPANY	0.51	\$286,915	\$286,634	\$74,041	\$114,313	39.88
45	ALLSTATE INSURANCE COMPANY	0.51	\$286,305	\$243,279	\$134,469	\$131,836	54.19
46	STATE FARM FIRE AND CASUALTY CO	0.50	\$279,232	\$273,527	\$143,410	\$143,484	52.46
47	LIBERTY MUTUAL INSURANCE COMPANY	0.50	\$277,322	\$334,139	\$165,306	\$169,676	50.78
48	TWIN CITY FIRE INS CO	0.49	\$276,154	\$433,848	\$67,584	\$154,965	35.72
49	LUMBERMENS MUTUAL CASUALTY CO	0.48	\$267,804	\$275,813	\$129,985	\$99,620	36.12
50	SHELTER MUTUAL INSURANCE CO	0.47	\$262,974	\$254,626	\$161,297	\$145,764	57.25
51	UNITED PACIFIC INSURANCE COMPANY	0.46	\$257,633	\$202,259	\$82,245	\$83,970	41.52
52	AMERICAN MOTORISTS INSURANCE CO	0.46	\$256,415	\$230,126	\$167,120	\$172,939	75.15
53	UNITED STATES FIRE INSURANCE CO	0.46	\$256,174	\$223,091	\$260,169	\$488,181	218.83
54	NORTHERN INSURANCE CO OF NEW YORK	0.46	\$254,502	\$251,131	\$255,802	\$293,619	116.92
55	OLD REPUBLIC INSURANCE COMPANY	0.43	\$238,685	\$247,389	\$20,221	\$49,224	19.90
56	AMERICAN ALTERNATIVE INS CORP	0.43	\$238,208	\$203,813	\$50,534	\$110,531	54.23
57	INDIANA LUMBERMENS MUTUAL INS CO	0.42	\$237,145	\$228,818	\$111,282	\$64,681	28.27
58	GREAT NORTHERN INSURANCE COMPANY	0.42	\$236,488	\$143,165	\$51,447	\$58,117	40.59
59	GRINNELL MUTUAL REINSURANCE COMPANY	0.38	\$211,261	\$201,711	\$208,932	\$222,055	110.09
60	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.37	\$207,565	\$211,055	\$97,693	\$106,436	50.43
61	STRATFORD INSURANCE COMPANY	0.37	\$204,937	\$184,759	\$102,744	\$184,964	100.11
62	REGENT INSURANCE COMPANY	0.37	\$204,796	\$211,290	\$173,375	\$231,109	109.38
63	AMERICAN CASUALTY CO OF READING PA	0.37	\$204,156	\$163,087	\$135,460	\$119,813	73.47
64	NORTHFIELD INSURANCE COMPANY	0.35	\$196,668	\$179,792	\$336,000	\$508,139	282.63
65	LEGION INSURANCE COMPANY	0.33	\$185,717	\$186,337	\$158,428	\$267,171	143.38

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	SAFECO INSURANCE CO OF AMERICA	0.32	\$181,244	\$195,562	\$192,006	(\$68,008)	-34.78
67	PHOENIX INSURANCE COMPANY THE	0.32	\$176,602	\$155,111	\$96,343	\$140,117	90.33
68	COLUMBIA MUTUAL INSURANCE CO	0.32	\$175,910	\$164,311	\$44,284	\$61,541	37.45
69	AMERICAN MODERN HOME INSURANCE CO	0.29	\$164,103	\$117,201	\$53,335	\$61,616	52.57
70	ELECTRIC INSURANCE COMPANY	0.28	\$153,798	\$154,138	\$269,590	\$53,575	34.76
71	TRAVELERS CASUALTY & SUR CO OF AMERI	0.27	\$150,426	\$195,108	\$149,748	\$181,732	93.14
72	ASSURANCE COMPANY OF AMERICA	0.26	\$144,421	\$158,648	\$119,089	\$107,214	67.58
73	ZURICH INSURANCE COMPANY	0.25	\$142,013	\$144,368	\$202,106	\$151,145	104.69
74	SECURA INSURANCE A MUTUAL COMPANY	0.25	\$140,887	\$153,002	\$159,697	\$141,750	92.65
75	ROYAL INSURANCE COMPANY OF AMERICA	0.24	\$135,208	\$139,053	\$67,817	\$63,123	45.39
76	LEADER NATIONAL INSURANCE CO	0.24	\$132,836	\$156,330	\$132,728	\$162,530	103.97
77	VALLEY FORGE INSURANCE COMPANY	0.21	\$115,425	\$131,866	\$30,687	(\$5,357)	-4.06
78	AMERICAN STANDARD INS CO OF WISCONSIN	0.21	\$114,997	\$112,788	\$83,767	\$92,454	81.97
79	ALLSTATE INDEMNITY COMPANY	0.21	\$114,848	\$108,033	\$70,540	\$73,001	67.57
80	SENTRY INSURANCE A MUTUAL COMPANY	0.20	\$109,987	\$95,754	\$14,309	\$24,556	25.64
81	SAGAMORE INSURANCE COMPANY	0.19	\$104,030	\$53,865	\$10,421	\$35,421	65.76
82	INTEGON NATIONAL INSURANCE COMPANY	0.18	\$98,100	\$95,304	\$38,482	\$94,729	99.40
83	TRAVELERS INDEMNITY CO OF AMERICA	0.17	\$94,813	\$114,141	\$74,967	\$149,473	130.95
84	FEDERATED RURAL ELECTRIC INS CORP	0.16	\$86,975	\$85,124	\$80,052	\$82,877	97.36
85	CITIZENS INSURANCE COMPANY OF AMERICA	0.16	\$86,655	\$123,710	\$93,104	\$20,788	16.80
86	GRANITE STATE INSURANCE COMPANY	0.15	\$83,330	\$53,328	(\$6,111)	(\$2,265)	-4.25
87	MINNESOTA FIRE AND CASUALTY COMPANY	0.14	\$76,020	\$75,914	\$9,327	\$38,506	50.72
88	TRAVELERS CASUALTY AND SURETY CO OF IL	0.13	\$74,230	\$109,476	\$112,874	\$145,080	132.52
89	VALIANT INS CO	0.13	\$73,802	\$65,266	\$37,167	\$40,817	62.54
90	CHURCH MUTUAL INSURANCE COMPANY	0.13	\$73,092	\$72,001	\$54,812	\$40,567	56.34
91	GENERAL INSURANCE CO OF AMERICA	0.12	\$65,251	\$55,561	\$21,650	\$506,229	911.12
92	NORTHWESTERN NATIONAL CASUALTY CO	0.11	\$61,008	\$65,996	\$33,365	\$34,975	53.00
93	AMCO INSURANCE COMPANY	0.11	\$59,097	\$57,572	\$70,014	\$62,429	108.44
94	LANCER INSURANCE COMPANY	0.10	\$56,348	\$49,775	\$13,620	\$71,246	143.14
95	AMERICAN AND FOREIGN INSURANCE CO	0.10	\$55,941	\$56,248	\$8,216	\$15,181	26.99
96	VESTA FIRE INSURANCE CORP	0.10	\$55,737	\$50,610	\$107,993	\$160,557	317.24
97	NOBEL INSURANCE COMPANY	0.10	\$54,765	\$71,645	\$40,142	\$3,124	4.36
98	OCCIDENTAL FIRE & CAS CO OF NC	0.10	\$54,185	\$23,373	\$18,133	\$18,123	77.54
99	TRUMBULL INSURANCE COMPANY	0.09	\$51,628	\$11,677	\$0	\$0	0.00
100	MASSACHUSETTS BAY INS CO	0.09	\$51,242	\$71,974	\$41,815	\$27,888	38.75
101	MARYLAND CASUALTY COMPANY	0.08	\$46,715	\$54,221	\$49,535	\$38,336	70.70
102	SAVERS PROPERTY & CASUALTY INS CO	0.08	\$46,332	\$52,102	\$2,268	\$14,051	26.97
103	ACCELERATION NATIONAL INS CO	0.08	\$45,692	\$26,977	\$650	\$17,598	65.23
104	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.08	\$44,198	\$44,485	\$7,148	\$16,745	37.64
105	NATIONAL FIRE INS CO OF HARTFORD	0.08	\$44,088	\$61,539	\$19,880	\$19,678	31.98
106	ILLINOIS NATIONAL INSURANCE COMPANY	0.08	\$43,156	\$197,265	\$79,610	\$105,694	53.58
107	HARTFORD INSURANCE CO OF MIDWEST THE	0.07	\$41,385	\$8,793	\$725	\$725	8.25
108	REPUBLIC WESTERN INS CO	0.07	\$39,032	\$44,254	\$16,968	\$35,281	79.72
109	FIRST NATIONAL INS CO OF AMERICA	0.07	\$36,854	\$40,022	\$9,475	(\$6,018)	-15.04
110	ROYAL INDEMNITY COMPANY	0.06	\$31,747	\$51,766	\$21,869	\$47,834	92.40
111	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05	\$29,242	\$36,526	\$14,906	\$140,237	383.94
112	CHARTER OAK FIRE INSURANCE CO THE	0.05	\$28,023	\$11,832	\$960	\$34,608	292.49
113	SCOTTSDALE INDEMNITY COMPANY	0.05	\$27,647	\$24,394	\$0	\$5,624	23.05
114	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05	\$26,539	\$47,583	\$3,601	\$17,616	37.02
115	FIDELITY AND DEPOSIT CO MARYLAND	0.04	\$23,566	\$23,572	\$15,599	\$12,049	51.12
116	NONPROFITS INS ASSN AN INTERINS EXCH	0.04	\$23,172	\$19,850	\$3,228	\$13,363	67.32
117	TRI STATE INSURANCE COMPANY	0.04	\$23,069	\$62,473	\$26,455	\$32,161	51.48
118	HARTFORD UNDERWRITERS INSURANCE CO	0.04	\$22,433	\$21,636	\$13,956	\$11,169	51.62
119	FLORISTS MUTUAL INSURANCE COMPANY	0.04	\$21,795	\$20,743	\$14,022	\$15,395	74.22
120	AMERICAN STATES INSURANCE COMPANY	0.04	\$21,383	\$22,763	\$2,136,596	\$2,147,318	9433.37
121	FARMERS AND MERCHANTS INSURANCE CO	0.04	\$19,767	\$38,715	\$2,834	(\$412)	-1.06
122	NN INSURANCE COMPANY	0.03	\$18,864	\$19,862	\$6,789	\$6,789	34.18
123	FARMINGTON CASUALTY COMPANY	0.03	\$18,301	\$21,969	\$21,758	\$20,343	92.60
124	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.03	\$17,867	\$21,880	\$41,035	\$44,176	201.90
125	ASSOCIATES INSURANCE COMPANY	0.03	\$16,470	\$6,870	\$1,930	\$15,325	223.07
126	HANOVER INSURANCE COMPANY THE	0.03	\$16,394	\$25,104	\$10,889	\$9,873	39.33
127	WINDSOR INSURANCE COMPANY	0.03	\$16,160	\$12,185	\$5,545	\$4,911	40.30
128	TRI STATE INSURANCE CO OF MINNESOTA	0.03	\$15,493	\$13,575	\$41,876	\$45,124	332.41
129	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03	\$15,017	\$54,632	\$24,273	\$51,628	94.50
130	UNITED STATES FIDELITY & GUARANTY CO	0.03	\$14,587	\$13,499	\$1,466,108	\$1,263,162	9357.45

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	COLORADO CASUALTY INSURANCE COMPANY	0.02	\$13,683	\$11,548	\$0	\$2,432	21.06
132	FIREMANS FUND INSURANCE COMPANY	0.02	\$13,572	\$12,748	\$296,170	\$251,309	1971.36
133	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02	\$11,661	\$11,342	\$0	\$1,146	10.10
134	ST PAUL FIRE & MARINE INSURANCE CO	0.02	\$9,898	\$9,830	\$401,638	\$597,112	6074.38
135	NIAGARA FIRE INSURANCE COMPANY	0.02	\$9,658	\$31,822	\$11,347	\$8,837	27.77
136	FARMERS INSURANCE EXCHANGE	0.02	\$9,500	\$10,115	\$1,839,181	\$1,841,591	18206.53
137	AMERICAN HOME ASSURANCE COMPANY	0.02	\$9,006	\$3,435	(\$122,974)	(\$151,242)	-4402.97
138	PLAINS INSURANCE COMPANY	0.02	\$8,811	\$11,587	\$1,106	(\$1,669)	-14.40
139	NATIONAL INTERSTATE INSURANCE COMPANY	0.01	\$7,986	\$9,025	\$53,536	(\$60,142)	-666.39
140	CONTINENTAL INSURANCE COMPANY THE	0.01	\$6,920	\$20,465	\$713	(\$139)	-0.68
141	NATIONWIDE MUTUAL INSURANCE COMPANY	0.01	\$5,731	\$7,270	\$19,213	\$23,286	320.30
142	BROTHERHOOD MUTUAL INSURANCE CO	0.01	\$5,618	\$5,358	\$217	\$366	6.83
143	GLOBE INDEMNITY COMPANY	0.01	\$5,461	\$4,603	\$290	(\$924)	-20.07
144	GAN NATIONAL INSURANCE COMPANY	0.01	\$5,212	\$871	\$0	\$43	4.94
145	TIG INDEMNITY COMPANY	0.01	\$4,814	\$6,244	\$410	\$68	1.09
146	LUMBERMENS UNDERWRITING ALLIANCE	0.01	\$4,581	\$414	\$0	\$0	0.00
147	GREAT DIVIDE INSURANCE COMPANY	0.01	\$4,540	\$2,153	\$63,403	\$127,478	5920.95
148	VIGILANT INSURANCE COMPANY	0.01	\$4,263	\$4,882	\$3,458	(\$178)	-3.65
149	PEAK PROPERTY AND CASUALTY INS CORP	0.01	\$4,212	\$5,801	\$10,520	(\$1,729)	-29.81
150	NATIONAL AMERICAN INSURANCE COMPANY	0.01	\$4,019	\$5,256	\$1,114	(\$4,206)	-80.02
151	VANGUARD INSURANCE COMPANY	0.01	\$3,414	\$3,401	\$0	\$261	7.67
152	FIDELITY AND CASUALTY CO OF NY	0.01	\$3,171	\$3,171	\$21,407	\$18,830	593.82
153	GENERAL ACCIDENT INS CO OF AMERICA	0.01	\$3,078	\$3,132	\$223,966	\$299,236	9554.15
154	TRANSPORT INSURANCE COMPANY	0.01	\$2,889	\$2,889	\$0	\$0	0.00
155	SAFEGUARD INSURANCE COMPANY	0.00	\$2,662	\$2,394	\$0	\$234	9.77
156	BITUMINOUS CASUALTY CORPORATION	0.00	\$2,470	\$2,380	\$131,253	\$108,472	4557.65
157	ALLIED MUTUAL INS CO	0.00	\$2,464	\$2,391	\$0	\$0	0.00
158	AMERICAN GUARANTEE & LIABILITY INS CO	0.00	\$2,205	\$606	\$140,132	\$145,611	24028.22
159	ULICO CASUALTY COMPANY	0.00	\$2,166	\$1,994	\$0	\$63	3.16
160	COMMERCIAL UNION INSURANCE COMPANY	0.00	\$2,118	\$2,909	\$367,643	\$371,862	12763.16
161	PACIFIC INDEMNITY COMPANY	0.00	\$1,787	\$1,627	\$0	(\$143)	-8.79
162	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$1,768	\$1,770	\$0	\$87	4.92
163	NORTHBROOK NATIONAL INS CO	0.00	\$1,619	\$34,566	\$31,114	\$48,147	139.29
164	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$1,607	\$1,589	\$7,313	(\$7,457)	-469.29
165	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$1,571	\$1,647	\$0	\$94	5.71
166	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$1,500	\$1,130	\$806	\$38,163	3377.26
167	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$1,370	\$71	\$0	\$0	0.00
168	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$1,338	\$1,588	\$70,280	\$68,324	4302.52
169	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$1,273	\$4,101	\$0	\$1,000,782	24403.37
170	HAULERS INSURANCE COMPANY INC	0.00	\$1,146	\$186	\$0	\$0	0.00
171	HAWKEYE SECURITY INSURANCE COMPANY	0.00	\$996	\$1,027	\$352,998	\$341,462	33248.49
172	FIRST COMMUNITY INSURANCE COMPANY	0.00	\$915	\$915	\$0	\$0	0.00
173	BITUMINOUS FIRE AND MARINE INS CO	0.00	\$903	\$550	\$29,442	\$64,743	11771.45
174	AMICA MUTUAL INSURANCE COMPANY	0.00	\$838	\$838	\$1,694	\$1,680	201.67
175	AMERICAN PROTECTION INSURANCE CO	0.00	\$804	\$386	\$0	(\$1,172)	-303.63
176	ECONOMY FIRE & CASUALTY COMPANY	0.00	\$769	\$1,274	\$12,547	\$24,290	1906.59
177	INTERNATIONAL INDEMNITY COMPANY	0.00	\$706	\$865	\$129	\$133	15.38
178	CAPITAL CITY INSURANCE COMPANY INC	0.00	\$677	\$322	\$0	\$0	0.00
179	NATIONAL LIABILITY & FIRE INS CO	0.00	\$564	\$247	\$27	\$25	10.12
180	NORTHBROOK INDEMNITY CO	0.00	\$544	\$5,626	\$3,273	\$5,644	100.32
181	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00	\$543	\$487	\$581	\$739	151.75
182	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00	\$431	\$438	\$860	\$1,024	233.79
183	CINCINNATI INS CO THE	0.00	\$369	\$275	(\$1,348)	(\$1,451)	-527.64
184	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$351	\$486	\$0	\$2,842	584.77
185	CAROLINA CASUALTY INSURANCE COMPANY	0.00	\$343	\$613	\$49,052	\$17,304	2822.84
186	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$287	\$1,168	\$0	\$0	0.00
187	TRAVELERS CASUALTY CO OF CT	0.00	\$245	\$289	\$589	\$726	251.21
188	AIU INSURANCE COMPANY	0.00	\$235	\$5,276	\$0	(\$3,012)	-57.09
189	GREAT WEST CASUALTY COMPANY	0.00	\$220	\$172	\$3,179,273	\$2,168,964	1261025.58
190	UNITED SECURITY INSURANCE COMPANY	0.00	\$172	\$357	\$239,564	\$248,233	69533.05
191	TIG PREMIER INSURANCE COMPANY	0.00	\$124	\$276	\$0	(\$1,000)	-362.32
192	CREDIT GENERAL INS CO	0.00	\$115	\$115	\$0	\$0	0.00
193	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$85	\$85	\$254	\$189	222.35
194	K-M INSURANCE COMPANY	0.00	\$71	\$71	\$0	\$0	0.00
195	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$60	\$56	\$83	\$101	180.36

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	STANDARD FIRE INSURANCE COMPANY	0.00	\$39	\$80	\$796	\$800	1000.00
197	GEICO INDEMNITY COMPANY	0.00	\$36	\$36	\$91	\$104	288.89
198	GEICO GENERAL INS CO	0.00	\$9	\$9	\$17	\$9	100.00
199	ALLIANZ INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$4,521)	N/A
200	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$16,884)	N/A
201	AMERICAN ECONOMY INSURANCE COMPANY	0.00	\$0	\$0	\$768,196	\$761,224	N/A
202	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$0	\$0	\$33,629	\$31,628	N/A
203	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	\$274,845	\$407,278	N/A
204	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1,523	N/A
205	AMERISURE INSURANCE COMPANY	0.00	\$0	\$0	\$364,008	\$350,526	N/A
206	ARGONAUT INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$347	N/A
207	ATHENA ASSURANCE COMPANY	0.00	\$0	\$0	\$37,314	\$40,888	N/A
208	ATLANTIC MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$90,372	\$99,722	N/A
209	BANKERS STANDARD INSURANCE COMPANY	0.00	\$0	\$0	\$7,884	\$6,231	N/A
210	BIRMINGHAM FIRE INS CO OF PA	0.00	\$0	\$0	\$0	(\$9,778)	N/A
211	CENTENNIAL INSURANCE COMPANY	0.00	\$0	\$0	\$74,175	\$94,446	N/A
212	CIGNA FIRE UNDERWRITERS INS CO	0.00	\$0	\$0	\$10,884	\$4,997	N/A
213	CIGNA INSURANCE COMPANY	0.00	\$0	\$0	\$29,913	\$93,715	N/A
214	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$2,938	\$7,958	N/A
215	COLONIA INSURANCE COMPANY	0.00	\$0	\$70	\$0	\$0	0.00
216	CONNECTICUT INDEMNITY COMPANY THE	0.00	\$0	\$0	\$11,780	\$11,985	N/A
217	COREGIS INSURANCE COMPANY	0.00	\$0	\$0	\$33,158	\$33,158	N/A
218	DAIRYLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$10	N/A
219	EMPLOYERS FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$280,771	\$296,057	N/A
220	FEDERATED MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$1,109,210	\$1,163,862	N/A
221	FIDELITY & GUARANTY INS UNDERWRITERS	0.00	\$0	\$0	\$258,373	\$271,008	N/A
222	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$0	\$0	\$446,943	\$557,477	N/A
223	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00	\$0	\$0	\$130,389	\$156,506	N/A
224	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$0	\$28,893	\$26,393	N/A
225	FIRST AMERICAN INSURANCE COMPANY	0.00	\$0	\$0	\$15,185	(\$6,578)	N/A
226	GULF INSURANCE COMPANY	0.00	\$0	\$0	(\$4,941)	(\$14,111)	N/A
227	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$10,346)	N/A
228	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$196,174	\$188,564	N/A
229	MID CENTURY INSURANCE COMPANY	0.00	\$0	\$0	\$101,870	\$93,675	N/A
230	MIDLAND RISK INSURANCE COMPANY	0.00	\$0	\$0	\$5,790	\$2,357	N/A
231	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$0	(\$12,559)	N/A
232	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$250,683	\$234,526	N/A
233	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$815	N/A
234	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$0	\$0	\$15,246	\$15,246	N/A
235	OHIO CASUALTY INSURANCE COMPANY	0.00	\$0	\$0	\$112,518	\$120,827	N/A
236	PENNSYLVANIA GENERAL INSURANCE CO	0.00	\$0	\$0	\$247,447	\$216,634	N/A
237	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$0	\$0	\$142,460	\$200,659	N/A
238	PREFERRED RISK MUTUAL INSURANCE CO	0.00	\$0	\$0	\$78,472	\$79,972	N/A
239	PROGRESSIVE CASUALTY INSURANCE CO	0.00	\$0	\$0	\$3,128	(\$2,016)	N/A
240	PROTECTIVE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$7	N/A
241	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$223	(\$13,029)	N/A
242	RANGER INSURANCE COMPANY	0.00	\$0	\$0	\$193,142	\$201,529	N/A
243	ST PAUL GUARDIAN INSURANCE COMPANY	0.00	\$0	\$0	\$1,484	\$1,884	N/A
244	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$0	\$0	\$8,466	\$8,466	N/A
245	ST PAUL PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$353,679	\$385,208	N/A
246	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$6,074)	N/A
247	TRAVELERS PROPERTY CASUALTY INS CO	0.00	\$0	\$0	\$888,030	\$982,797	N/A
248	TRUCK INSURANCE EXCHANGE	0.00	\$0	\$0	\$783,028	\$724,084	N/A
249	WAUSAU BUSINESS INSURANCE COMPANY	0.00	\$0	\$0	\$101,022	\$92,970	N/A
250	WAUSAU UNDERWRITERS INS CO	0.00	\$0	\$0	\$62,443	\$75,071	N/A
251	WEST AMERICAN INSURANCE COMPANY	0.00	\$0	\$0	\$423,117	\$446,071	N/A
252	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$0	\$0	\$0	\$846	N/A
253	ASSOCIATED INDEMNITY CORPORATION	-0.00	(\$1)	(\$1)	\$15,471	\$19,536	-1953600.00
254	LMI INSURANCE COMPANY	-0.00	(\$3)	\$4	\$76	\$80	2000.00
255	ST PAUL MERCURY INSURANCE COMPANY	-0.00	(\$8)	(\$10)	\$277,288	\$278,965	-2789650.00
256	AMERICAN HARDWARE MUTUAL INS CO	-0.00	(\$23)	(\$23)	\$45	\$45	-195.65
257	REPUBLIC INSURANCE COMPANY	-0.00	(\$31)	(\$26)	\$426	(\$6,090)	23423.08
258	ECONOMY PREFERRED INSURANCE COMPANY	-0.00	(\$62)	(\$10)	\$5,025	(\$3,971)	39710.00
259	UTICA MUTUAL INSURANCE COMPANY	-0.00	(\$86)	(\$51)	\$328	\$224	-439.22
260	MOTORS INSURANCE CORPORATION	-0.00	(\$461)	(\$117)	\$2,816	\$2,904	-2482.05

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	GREAT AMERICAN INSURANCE COMPANY	-0.00	(\$1,878)	(\$948)	\$3,501	\$3,369	-355.38
262	UNIVERSAL UNDERWRITERS INS CO	-0.00	(\$2,406)	(\$2,406)	\$309,544	\$312,509	-12988.74
263	MILLERS MUTUAL INSURANCE ASSOCIATION	-0.01	(\$2,935)	(\$2,995)	\$3,376	\$2,701	-90.18
264	HOUSTON GENERAL INS CO	-0.01	(\$2,981)	(\$816)	\$21,153	(\$2,324)	284.80
265	HIGHLANDS INSURANCE COMPANY	-0.01	(\$7,857)	(\$6,744)	\$10,200	\$32,747	-485.57
266	CITIZENS SECURITY MUTUAL INS CO	-0.02	(\$12,653)	\$0	\$24,563	\$19,423	N/A
TOTAL		100.00	\$55,837,693	\$54,135,517	\$49,615,519	\$53,794,757	99.37

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	15.54	\$787,174	\$796,754	\$203,670	\$207,964	26.10
2	UNITED STATES FIDELITY & GUARANTY CO	11.14	\$564,522	\$296,980	\$10,456	\$150,233	50.59
3	AMERICAN STATES INSURANCE COMPANY	4.34	\$219,760	\$224,951	\$37,570	\$50,112	22.28
4	HARTFORD FIRE INSURANCE COMPANY	4.02	\$203,658	\$225,142	\$8,949	\$9,434	4.19
5	CINCINNATI INS CO THE	2.42	\$122,613	\$113,817	\$17,096	\$31,014	27.25
6	UNIVERSAL UNDERWRITERS INS CO	2.41	\$121,843	\$121,845	\$63,391	\$40,326	33.10
7	FEDERATED MUTUAL INSURANCE COMPANY	2.28	\$115,413	\$115,949	\$49,452	\$44,985	38.80
8	CAMERON MUTUAL INSURANCE COMPANY	2.17	\$109,709	\$107,901	\$49,847	\$44,898	41.61
9	AMERICAN ECONOMY INSURANCE COMPANY	2.10	\$106,154	\$104,001	\$25,447	\$32,477	31.23
10	SHELTER MUTUAL INSURANCE CO	2.01	\$101,971	\$96,823	\$9,534	\$29,153	30.11
11	PENNSYLVANIA GENERAL INSURANCE CO	1.92	\$97,361	\$79,899	\$37,935	\$8,999	11.26
12	HARTFORD CASUALTY INS CO	1.78	\$90,299	\$81,612	(\$1,251)	(\$438)	-0.54
13	ZURICH INSURANCE COMPANY	1.71	\$86,761	\$82,047	\$9,474	\$10,381	12.65
14	AMERICAN FAMILY MUTUAL INS CO	1.66	\$83,696	\$85,267	\$42,514	\$27,819	32.63
15	CHRYSLER INSURANCE COMPANY	1.60	\$80,981	\$80,835	\$39,023	\$72,304	89.45
16	GENERAL ACCIDENT INS CO OF AMERICA	1.54	\$77,828	\$81,457	\$18,539	(\$1,734)	-2.13
17	CONTINENTAL WESTERN INSURANCE CO	1.52	\$77,001	\$72,882	\$10,016	\$15,392	21.12
18	STATE AUTO PROPERTY & CASUALTY INS CO	1.50	\$76,077	\$70,465	\$5,000	\$3,715	5.27
19	ALLIED MUTUAL INS CO	1.45	\$73,505	\$71,276	\$10,050	\$16,668	23.39
20	AUTO OWNERS INSURANCE CO MUTUAL	1.37	\$69,624	\$70,183	\$29,981	\$31,423	44.77
21	GRINNELL MUTUAL REINSURANCE COMPANY	1.35	\$68,558	\$65,587	\$44,751	\$50,787	77.43
22	LIBERTY INSURANCE CORPORATION	1.17	\$59,337	\$65,221	\$3,363	\$772	1.18
23	BROTHERHOOD MUTUAL INSURANCE CO	1.17	\$59,127	\$56,492	\$2,491	\$4,212	7.46
24	FARMERS INSURANCE EXCHANGE	1.16	\$58,568	\$59,178	\$21,925	\$25,776	43.56
25	UNITED FIRE AND CASUALTY COMPANY	1.15	\$58,266	\$62,276	\$47,498	\$35,602	57.17
26	FEDERAL INSURANCE COMPANY	1.08	\$54,570	\$69,653	\$747	\$17,553	25.20
27	ST PAUL PROPERTY & CASUALTY INS CO	1.07	\$54,010	\$52,019	\$30,949	\$116,802	224.54
28	WEST AMERICAN INSURANCE COMPANY	1.05	\$53,149	\$49,075	\$8,583	\$9,837	20.04
29	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.88	\$44,687	\$45,187	\$4,595	\$9,655	21.37
30	COLUMBIA MUTUAL INSURANCE CO	0.87	\$44,311	\$40,378	\$12,414	\$4,654	11.53
31	ST PAUL MERCURY INSURANCE COMPANY	0.86	\$43,317	\$39,801	\$21,596	\$257	0.65
32	TWIN CITY FIRE INS CO	0.81	\$41,244	\$64,796	\$1,472	\$3,375	5.21
33	AMERICAN GUARANTEE & LIABILITY INS CO	0.79	\$39,924	\$38,198	\$345	\$2,845	7.45
34	POTOMAC INSURANCE CO OF ILLINOIS	0.78	\$39,439	\$22,459	\$2,092	\$9,536	42.46
35	STATE FARM FIRE AND CASUALTY CO	0.75	\$37,909	\$36,932	\$4,319	(\$2,058)	-5.57
36	HAWKEYE SECURITY INSURANCE COMPANY	0.72	\$36,625	\$42,278	\$8,458	\$6,058	14.33
37	TRUCK INSURANCE EXCHANGE	0.72	\$36,612	\$35,195	\$3,207	\$7,606	21.61
38	ALLSTATE INSURANCE COMPANY	0.69	\$35,167	\$30,014	\$17,967	\$17,475	58.22
39	ST PAUL FIRE & MARINE INSURANCE CO	0.69	\$34,914	\$29,383	\$5,467	\$17,126	58.29
40	PROGRESSIVE NORTHWESTERN INS CO	0.67	\$34,060	\$31,128	\$5,247	\$7,447	23.92
41	MILLERS MUTUAL INSURANCE ASSOCIATION	0.62	\$31,322	\$35,695	\$0	\$3,000	8.40
42	SHELTER GENERAL INS CO	0.61	\$31,016	\$30,619	\$1,957	\$36,773	120.10
43	EMPLOYERS MUTUAL CASUALTY COMPANY	0.60	\$30,463	\$28,685	\$4,750	\$5,675	19.78
44	LIBERTY MUTUAL FIRE INSURANCE CO	0.59	\$29,989	\$30,272	\$1,089	\$11,312	37.37
45	UNITED SECURITY INSURANCE COMPANY	0.59	\$29,976	\$27,538	\$1,545	\$7,098	25.78
46	AMERISURE INSURANCE COMPANY	0.55	\$28,069	\$28,559	\$2,386	(\$8,705)	-30.48
47	PREFERRED RISK MUTUAL INSURANCE CO	0.52	\$26,141	\$26,356	\$4,615	\$1,885	7.15
48	FIDELITY AND GUARANTY INSURANCE COMPANY	0.49	\$25,048	\$18,547	\$107	\$3,046	16.42
49	JOHN DEERE INSURANCE COMPANY	0.49	\$24,649	\$25,611	\$0	\$0	0.00
50	ROYAL INSURANCE COMPANY OF AMERICA	0.42	\$21,338	\$23,835	\$0	\$0	0.00
51	FIDELITY & GUARANTY INS UNDERWRITERS	0.36	\$18,101	\$13,351	\$3,244	\$2,694	20.18
52	GREAT NORTHERN INSURANCE COMPANY	0.35	\$17,830	\$16,121	\$0	\$540	3.35
53	NATIONAL INDEMNITY COMPANY	0.33	\$16,563	\$16,837	\$8,162	\$11,725	69.64
54	GENERAL CASUALTY CO OF WISCONSIN	0.30	\$15,139	\$11,282	\$8,315	\$10,863	96.29
55	CIGNA INSURANCE COMPANY	0.30	\$15,120	\$14,976	\$549	\$1,911	12.76
56	EMPIRE FIRE AND MARINE INSURANCE CO	0.29	\$14,806	\$15,125	\$6,018	\$15,532	102.69
57	BANKERS STANDARD INSURANCE COMPANY	0.29	\$14,639	\$16,093	\$1,971	\$1,558	9.68
58	TIG INSURANCE COMPANY	0.28	\$14,365	\$18,176	\$11,944	\$5,230	28.77
59	CITIZENS SECURITY MUTUAL INS CO	0.28	\$14,022	\$9,351	\$2,918	\$5,196	55.57
60	SECURA INSURANCE A MUTUAL COMPANY	0.25	\$12,552	\$12,902	\$0	\$2,171	16.83

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ALLSTATE INDEMNITY COMPANY	0.24	\$12,336	\$11,250	\$13,794	\$12,069	107.28
62	MID CENTURY INSURANCE COMPANY	0.24	\$12,209	\$10,231	\$9,433	\$9,859	96.36
63	BITUMINOUS CASUALTY CORPORATION	0.24	\$12,074	\$11,636	\$1,017	\$3,883	33.37
64	NORTHFIELD INSURANCE COMPANY	0.24	\$11,959	\$11,427	\$185	\$2,851	24.95
65	OHIO CASUALTY INSURANCE COMPANY	0.22	\$11,195	\$11,480	\$1,114	\$372	3.24
66	AMERICAN MANUFACTURERS MUTUAL INS CO	0.22	\$11,078	\$0	\$0	\$5,000	N/A
67	MICHIGAN MUTUAL INSURANCE COMPANY	0.22	\$10,991	\$13,167	\$4,064	(\$2,959)	-22.47
68	GUARANTY NATIONAL INSURANCE COMPANY	0.21	\$10,673	\$12,553	\$0	(\$10,166)	-80.98
69	TRI STATE INSURANCE COMPANY	0.19	\$9,660	\$9,212	\$1,695	(\$1,791)	-19.44
70	BITUMINOUS FIRE AND MARINE INS CO	0.19	\$9,548	\$5,817	\$0	\$3,559	61.18
71	REGENT INSURANCE COMPANY	0.19	\$9,541	\$10,663	\$1,962	\$3,749	35.16
72	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.19	\$9,483	\$6,423	\$2,653	\$2,653	41.30
73	FARMERS AND MERCHANTS INSURANCE CO	0.18	\$9,325	\$6,991	\$3,399	\$1,188	16.99
74	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.17	\$8,773	\$10,958	\$552	\$4,250	38.78
75	LEADER NATIONAL INSURANCE CO	0.16	\$8,317	\$9,671	\$151	(\$849)	-8.78
76	WAUSAU UNDERWRITERS INS CO	0.16	\$8,307	\$6,112	\$709	\$709	11.60
77	INDIANA LUMBERMENS MUTUAL INS CO	0.16	\$8,292	\$7,589	\$0	(\$617)	-8.13
78	AMERICAN STANDARD INS CO OF WISCONSIN	0.16	\$8,166	\$7,740	\$2,680	\$2,680	34.63
79	INTEGON NATIONAL INSURANCE COMPANY	0.16	\$8,102	\$6,807	\$0	\$0	0.00
80	AMERICAN MODERN HOME INSURANCE CO	0.16	\$7,917	\$5,849	\$0	\$0	0.00
81	OLD REPUBLIC INSURANCE COMPANY	0.15	\$7,830	\$9,260	\$0	\$0	0.00
82	TIG INDEMNITY COMPANY	0.15	\$7,798	\$5,735	\$664	\$111	1.94
83	TRUMBULL INSURANCE COMPANY	0.15	\$7,711	\$1,744	\$0	\$0	0.00
84	WAUSAU BUSINESS INSURANCE COMPANY	0.14	\$7,054	\$6,535	\$0	\$0	0.00
85	NORTHWESTERN NATIONAL CASUALTY CO	0.14	\$6,921	\$6,075	\$3,247	\$17,920	294.98
86	TRAVELERS INDEMNITY COMPANY	0.14	\$6,918	\$6,517	(\$2,478)	(\$13,718)	-210.50
87	PHOENIX INSURANCE COMPANY THE	0.13	\$6,703	\$7,431	\$95	\$95	1.28
88	AMERICAN ALTERNATIVE INS CORP	0.13	\$6,554	\$5,555	\$0	\$0	0.00
89	RANGER INSURANCE COMPANY	0.13	\$6,548	\$6,007	\$1,225	\$1,225	20.39
90	FARMERS ALLIANCE MUTUAL INS CO	0.13	\$6,432	\$5,934	\$1,291	\$845	14.24
91	SAFECO INSURANCE CO OF AMERICA	0.12	\$6,261	\$6,132	\$310	(\$521)	-8.50
92	CITIZENS INSURANCE COMPANY OF AMERICA	0.12	\$6,236	\$8,952	\$0	\$3,730	41.67
93	HARTFORD INSURANCE CO OF MIDWEST THE	0.12	\$6,181	\$1,313	\$0	\$0	0.00
94	NORTHERN INSURANCE CO OF NEW YORK	0.12	\$6,034	\$5,954	\$0	\$0	0.00
95	GREAT WEST CASUALTY COMPANY	0.12	\$5,934	\$5,737	\$0	\$0	0.00
96	TRAVELERS INDEMNITY CO OF ILLINOIS	0.11	\$5,692	\$8,216	\$5,270	\$10,320	125.61
97	NATIONAL CASUALTY COMPANY	0.11	\$5,432	\$5,899	\$0	(\$35,433)	-600.66
98	NORTHLAND INSURANCE COMPANY	0.10	\$5,214	\$4,370	\$0	(\$1,352)	-30.94
99	SENTRY INSURANCE A MUTUAL COMPANY	0.10	\$4,993	\$4,921	\$0	\$1,125	22.86
100	TRAVELERS INDEMNITY CO OF AMERICA	0.09	\$4,600	\$6,630	\$665	(\$3,990)	-60.18
101	SECURITY NATIONAL INSURANCE COMPANY	0.09	\$4,501	\$4,543	\$967	\$967	21.29
102	AMERICAN AND FOREIGN INSURANCE CO	0.08	\$4,281	\$4,306	\$0	\$0	0.00
103	ROYAL INDEMNITY COMPANY	0.08	\$4,205	\$5,343	\$0	\$0	0.00
104	MASSACHUSETTS BAY INS CO	0.08	\$4,190	\$6,347	\$0	(\$184)	-2.90
105	TITAN INDEMNITY COMPANY	0.08	\$3,855	\$3,600	\$0	\$1,924	53.44
106	STRATFORD INSURANCE COMPANY	0.07	\$3,666	\$3,305	\$0	\$3,309	100.12
107	CALVERT INSURANCE COMPANY	0.07	\$3,598	\$0	\$0	\$0	N/A
108	ASSURANCE COMPANY OF AMERICA	0.07	\$3,424	\$3,762	\$0	\$0	0.00
109	FIDELITY AND DEPOSIT CO MARYLAND	0.07	\$3,417	\$3,276	\$5,000	\$2,965	90.51
110	HARTFORD UNDERWRITERS INSURANCE CO	0.07	\$3,350	\$3,231	\$0	\$0	0.00
111	SAGAMORE INSURANCE COMPANY	0.07	\$3,345	\$1,482	\$0	\$0	0.00
112	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07	\$3,316	\$2,661	\$0	\$1,704	64.04
113	MARKEL INSURANCE COMPANY	0.06	\$3,277	\$3,243	\$11,675	\$8,549	263.61
114	COLORADO CASUALTY INSURANCE COMPANY	0.06	\$3,247	\$2,475	\$0	\$522	21.09
115	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.06	\$3,231	\$3,600	\$5,000	\$0	0.00
116	WINDSOR INSURANCE COMPANY	0.06	\$3,220	\$2,577	\$0	\$0	0.00
117	AMCO INSURANCE COMPANY	0.06	\$3,169	\$3,091	\$0	\$0	0.00
118	CIGNA FIRE UNDERWRITERS INS CO	0.06	\$3,069	\$1,900	\$389	\$178	9.37
119	MINNESOTA FIRE AND CASUALTY COMPANY	0.06	\$2,967	\$2,964	\$0	\$0	0.00
120	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.06	\$2,947	\$2,966	\$477	\$1,116	37.63

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	TRI STATE INSURANCE CO OF MINNESOTA	0.05	\$2,559	\$2,233	\$0	\$0	0.00
122	GREAT DIVIDE INSURANCE COMPANY	0.04	\$2,213	\$1,605	\$0	\$395	24.61
123	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$2,094	\$728	\$0	\$0	0.00
124	SUMITOMO MARINE & FIRE INS CO LTD	0.04	\$2,074	\$2,588	\$0	\$84	3.25
125	CENTENNIAL INSURANCE COMPANY	0.04	\$2,044	\$2,864	\$0	(\$1,098)	-38.34
126	GENERAL INSURANCE CO OF AMERICA	0.04	\$1,946	\$1,656	\$2,413	\$20,423	1233.27
127	HANOVER INSURANCE COMPANY THE	0.04	\$1,895	\$2,939	\$0	\$1,132	38.52
128	NORTHBROOK PROPERTY & CASUALTY INS CO	0.04	\$1,840	\$3,954	\$0	\$3,190	80.68
129	VALIANT INS CO	0.03	\$1,750	\$1,547	\$0	\$0	0.00
130	ST PAUL GUARDIAN INSURANCE COMPANY	0.03	\$1,379	\$1,258	\$0	\$389	30.92
131	TRINITY UNIVERSAL INSURANCE COMPANY	0.03	\$1,333	\$1,760	\$5,890	\$5,890	334.66
132	GRAIN DEALERS MUTUAL INSURANCE CO	0.02	\$1,244	\$1,216	\$0	\$53	4.36
133	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02	\$1,203	\$842	\$0	\$0	0.00
134	GLOBE INDEMNITY COMPANY	0.02	\$1,128	\$1,257	\$0	\$0	0.00
135	MARYLAND CASUALTY COMPANY	0.02	\$1,108	\$1,286	\$0	\$0	0.00
136	NORTHBROOK NATIONAL INS CO	0.02	\$1,005	\$3,731	\$0	\$2,153	57.71
137	LUMBERMENS MUTUAL CASUALTY CO	0.02	\$956	\$985	\$6,282	\$1,858	188.63
138	AMERICAN FIRE AND INDEMNITY COMPANY	0.02	\$949	\$966	\$0	\$0	0.00
139	NN INSURANCE COMPANY	0.02	\$875	\$856	\$76	\$360	42.06
140	ZURICH AMERICAN INS CO OF ILLINOIS	0.02	\$803	\$263	\$0	\$0	0.00
141	GULF INSURANCE COMPANY	0.02	\$797	\$803	\$0	\$0	0.00
142	AMERICAN INDEMNITY COMPANY	0.02	\$760	\$665	\$0	\$0	0.00
143	UTICA MUTUAL INSURANCE COMPANY	0.01	\$646	\$552	\$0	\$0	0.00
144	FIRST NATIONAL INS CO OF AMERICA	0.01	\$643	\$634	\$0	\$17	2.68
145	AMERICAN NATIONAL FIRE INSURANCE CO	0.01	\$633	\$67	\$0	\$13	19.40
146	ECONOMY PREFERRED INSURANCE COMPANY	0.01	\$558	\$1,166	\$0	(\$313)	-26.84
147	VIGILANT INSURANCE COMPANY	0.01	\$508	\$696	\$0	\$62	8.91
148	ASSOCIATES INSURANCE COMPANY	0.01	\$447	\$207	\$0	\$0	0.00
149	CAROLINA CASUALTY INSURANCE COMPANY	0.01	\$428	\$354	\$0	\$0	0.00
150	HAULERS INSURANCE COMPANY INC	0.01	\$382	\$62	\$0	\$0	0.00
151	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01	\$365	\$408	\$0	\$103	25.25
152	ULICO CASUALTY COMPANY	0.01	\$284	\$257	\$0	\$8	3.11
153	MID CONTINENT CASUALTY COMPANY	0.01	\$267	\$120	\$0	\$0	0.00
154	SCOTTSDALE INDEMNITY COMPANY	0.00	\$253	\$200	\$0	\$57	28.50
155	EVEREST NATIONAL INSURANCE COMPANY	0.00	\$242	\$227	\$0	\$0	0.00
156	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$232	\$556	\$0	\$0	0.00
157	NATIONAL LIABILITY & FIRE INS CO	0.00	\$213	\$78	\$0	\$0	0.00
158	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$205	\$11	\$0	\$0	0.00
159	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$204	\$72	\$0	\$0	0.00
160	SAFEGUARD INSURANCE COMPANY	0.00	\$204	\$183	\$0	\$0	0.00
161	PACIFIC INDEMNITY COMPANY	0.00	\$152	\$190	\$0	(\$21)	-11.05
162	VANGUARD INSURANCE COMPANY	0.00	\$142	\$141	\$0	\$11	7.80
163	AMICA MUTUAL INSURANCE COMPANY	0.00	\$137	\$133	\$0	\$0	0.00
164	ATLANTIC INSURANCE COMPANY	0.00	\$137	\$20	\$0	\$0	0.00
165	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$136	\$2,568	\$2,000	(\$3,683)	-143.42
166	ECONOMY FIRE & CASUALTY COMPANY	0.00	\$107	\$918	\$0	(\$2,354)	-256.43
167	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$75	\$144	\$0	\$0	0.00
168	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$64	\$204	\$0	\$0	0.00
169	WESTFIELD INSURANCE COMPANY	0.00	\$62	\$177	\$0	(\$11)	-6.21
170	ATHENA ASSURANCE COMPANY	0.00	\$57	\$152	\$0	\$49	32.24
171	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$57	\$151	\$0	\$0	0.00
172	MIDWESTERN INSURANCE COMPANY	0.00	\$56	\$35	\$0	\$2	5.71
173	LEGION INSURANCE COMPANY	0.00	\$53	\$20	\$0	\$0	0.00
174	NORTHBROOK INDEMNITY CO	0.00	\$53	\$574	\$0	\$677	117.94
175	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$51	\$79	\$0	(\$8)	-10.13
176	ATLANTIC MUTUAL INSURANCE COMPANY	0.00	\$40	\$146	\$1,877	\$16,552	11336.99
177	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$38	\$20	\$0	\$0	0.00
178	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$37	\$397	\$0	\$0	0.00
179	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$30	\$30	\$0	\$2	6.67
180	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$24	\$33	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	CREDIT GENERAL INS CO	0.00	\$19	\$19	\$0	\$0	0.00
182	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$17	\$48	\$0	(\$2)	-4.17
183	GEICO INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$1)	N/A
184	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$19,173	\$19,173	N/A
185	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$1,050)	N/A
186	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$2,727)	N/A
187	PROGRESSIVE CASUALTY INSURANCE CO	0.00	\$0	\$0	\$0	\$32	N/A
188	RELIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$1,110	\$13,168	N/A
189	UNITED PACIFIC INSURANCE COMPANY	0.00	\$0	\$0	\$4,790	\$7,100	N/A
190	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$323,601	\$21,656	N/A
191	NATIONWIDE MUTUAL INSURANCE COMPANY	-0.00	(\$3)	\$76	\$0	(\$819)	-1077.63
192	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$128)	\$30	\$4,585	(\$3,868)	-12893.33
193	HOUSTON GENERAL INS CO	-0.01	(\$503)	(\$319)	\$0	\$0	0.00
TOTAL		100.00	\$5,065,938	\$4,742,270	\$1,432,951	\$1,424,447	30.04

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	12.06	\$1,072,586	\$1,142,828	\$497,998	\$135,001	11.81
2	AMERICAN STATES INSURANCE COMPANY	6.58	\$584,981	\$608,413	\$120,797	\$856,577	140.79
3	HAWKEYE SECURITY INSURANCE COMPANY	5.73	\$509,660	\$561,313	\$17,940	\$9,641	1.72
4	UNITED STATES FIDELITY & GUARANTY CO	3.20	\$284,340	\$202,984	(\$1,531)	\$93,770	46.20
5	MUTUAL SERVICE CASUALTY INSURANCE CO	3.14	\$279,601	\$297,722	(\$12,890)	\$55,503	18.64
6	FIDELITY AND GUARANTY INSURANCE COMPANY	2.89	\$257,133	\$149,074	\$0	\$155,522	104.33
7	AUTO OWNERS INSURANCE CO MUTUAL	2.74	\$244,009	\$250,154	\$281,751	\$330,898	132.28
8	AMERICAN ECONOMY INSURANCE COMPANY	2.67	\$237,263	\$230,791	\$409,277	\$629,377	272.70
9	SHELTER MUTUAL INSURANCE CO	2.57	\$228,238	\$224,643	\$0	\$0	0.00
10	JEFFERSON INSURANCE CO OF NEW YORK	2.17	\$192,780	\$170,130	\$173,897	\$239,118	140.55
11	UNITED SECURITY INSURANCE COMPANY	2.07	\$184,119	\$172,731	\$0	\$43,636	25.26
12	FARMERS INSURANCE EXCHANGE	1.95	\$172,994	\$180,755	\$473,067	\$434,067	240.14
13	CINCINNATI INS CO THE	1.92	\$170,660	\$151,593	\$0	\$13,455	8.88
14	CONTINENTAL WESTERN INSURANCE CO	1.91	\$170,034	\$154,300	\$0	(\$1,900)	-1.23
15	AMERICAN FAMILY MUTUAL INS CO	1.86	\$165,091	\$168,374	\$74,185	\$225,376	133.85
16	FIDELITY & GUARANTY INS UNDERWRITERS	1.68	\$149,167	\$80,537	\$349	\$23,296	28.93
17	NATIONAL CASUALTY COMPANY	1.59	\$141,385	\$141,886	\$5,487	\$104,142	73.40
18	UNITED FIRE AND CASUALTY COMPANY	1.54	\$136,946	\$129,675	\$54,000	\$112,050	86.41
19	CAMERON MUTUAL INSURANCE COMPANY	1.49	\$132,128	\$131,295	\$13,456	(\$12,179)	-9.28
20	GAN NORTH AMERICAN INSURANCE CO	1.41	\$125,776	\$125,911	\$46,147	\$88,978	70.67
21	ROYAL INSURANCE COMPANY OF AMERICA	1.30	\$115,310	\$126,687	\$0	\$0	0.00
22	PROGRESSIVE NORTHWESTERN INS CO	1.28	\$113,434	\$109,414	\$9,655	\$29,510	26.97
23	FEDERATED MUTUAL INSURANCE COMPANY	1.10	\$98,155	\$98,611	\$45,963	\$211,492	214.47
24	ALLIED MUTUAL INS CO	1.09	\$96,645	\$93,919	\$107,550	\$178,338	189.88
25	WEST AMERICAN INSURANCE COMPANY	1.03	\$91,742	\$77,931	\$0	(\$15,057)	-19.32
26	UNIVERSAL UNDERWRITERS INS CO	1.01	\$89,504	\$89,504	\$55,366	\$39,329	43.94
27	ZURICH INSURANCE COMPANY	0.93	\$82,293	\$85,727	\$2,500	\$4,000	4.67
28	PHILADELPHIA INDEMNITY INSURANCE CO	0.92	\$81,626	\$84,100	\$16,673	\$17,682	21.02
29	BROTHERHOOD MUTUAL INSURANCE CO	0.91	\$81,310	\$77,752	\$3,573	\$6,043	7.77
30	AMERISURE INSURANCE COMPANY	0.84	\$74,860	\$78,769	\$21,750	(\$13,839)	-17.57
31	GRINNELL MUTUAL REINSURANCE COMPANY	0.83	\$73,750	\$69,067	\$40,000	(\$4,616)	-6.68
32	SHELTER GENERAL INS CO	0.82	\$73,018	\$69,991	\$7,331	\$61,287	87.56
33	TRUCK INSURANCE EXCHANGE	0.81	\$72,121	\$70,091	\$24,994	\$86,393	123.26
34	GATEWAY INSURANCE COMPANY	0.81	\$71,600	\$88,544	\$47,556	\$27,193	30.71
35	COLUMBIA MUTUAL INSURANCE CO	0.78	\$69,073	\$61,907	\$1,900	\$1,901	3.07
36	STATE AUTO PROPERTY & CASUALTY INS CO	0.74	\$66,245	\$61,365	\$100,000	\$245,066	399.36
37	STATE FARM FIRE AND CASUALTY CO	0.74	\$65,897	\$67,038	\$32,361	(\$9,347)	-13.94
38	EMPIRE FIRE AND MARINE INSURANCE CO	0.72	\$63,816	\$64,509	\$349,800	\$357,244	553.79
39	GREAT WEST CASUALTY COMPANY	0.70	\$62,134	\$61,950	\$32,585	\$22,230	35.88
40	ST PAUL MERCURY INSURANCE COMPANY	0.69	\$61,478	\$57,613	\$4,500	\$41,113	71.36
41	NORTHERN INSURANCE CO OF NEW YORK	0.61	\$54,006	\$53,291	\$0	\$0	0.00
42	LIBERTY INSURANCE CORPORATION	0.58	\$51,174	\$55,252	\$1,135	\$49,346	89.31
43	HARTFORD FIRE INSURANCE COMPANY	0.56	\$50,176	\$55,470	\$38,662	\$1,043,162	1880.59
44	AMERICAN GUARANTEE & LIABILITY INS CO	0.56	\$49,715	\$41,963	\$0	\$35,000	83.41
45	NATIONAL INDEMNITY COMPANY	0.53	\$47,248	\$50,802	\$25,839	\$15,003	29.53
46	EMPLOYERS MUTUAL CASUALTY COMPANY	0.52	\$46,012	\$42,108	\$0	\$996	2.37
47	GAN NATIONAL INSURANCE COMPANY	0.51	\$45,613	\$21,493	\$9,828	\$15,243	70.92
48	NORTHLAND INSURANCE COMPANY	0.51	\$45,318	\$44,235	\$0	(\$1,581)	-3.57
49	GUARANTY NATIONAL INSURANCE COMPANY	0.50	\$44,769	\$45,106	\$17,631	(\$31,267)	-69.32
50	ALLSTATE INSURANCE COMPANY	0.46	\$41,052	\$33,719	\$6,154	\$452,938	1343.27
51	ST PAUL FIRE & MARINE INSURANCE CO	0.46	\$40,895	\$36,346	\$32,373	(\$10,740)	-29.55
52	LIBERTY MUTUAL FIRE INSURANCE CO	0.45	\$40,362	\$47,378	\$25,709	\$45,118	95.23
53	AMERICAN ALTERNATIVE INS CORP	0.42	\$37,639	\$27,233	\$0	\$0	0.00
54	PENNSYLVANIA GENERAL INSURANCE CO	0.41	\$36,401	\$29,873	\$14,183	\$3,364	11.26
55	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.41	\$36,299	\$36,800	\$859	\$6,419	17.44
56	LEADER NATIONAL INSURANCE CO	0.37	\$32,520	\$37,163	\$0	\$0	0.00
57	ASSURANCE COMPANY OF AMERICA	0.34	\$30,647	\$33,666	\$0	\$0	0.00
58	JOHN DEERE INSURANCE COMPANY	0.34	\$29,961	\$32,052	\$0	\$0	0.00
59	BITUMINOUS CASUALTY CORPORATION	0.34	\$29,916	\$28,831	\$50,000	\$53,354	185.06
60	NATIONWIDE AGRIBUSINESS INS CO	0.33	\$29,620	\$30,443	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	MILLERS MUTUAL INSURANCE ASSOCIATION	0.33	\$29,247	\$32,950	\$15,500	(\$14,500)	-44.01
62	GENERAL ACCIDENT INS CO OF AMERICA	0.33	\$29,099	\$30,455	\$6,931	(\$648)	-2.13
63	CITIZENS SECURITY MUTUAL INS CO	0.32	\$28,635	\$18,800	\$0	\$4,258	22.65
64	AMERICAN AND FOREIGN INSURANCE CO	0.32	\$28,219	\$28,379	\$0	\$0	0.00
65	AMERICAN STANDARD INS CO OF WISCONSIN	0.32	\$28,171	\$27,050	\$21,523	\$86,004	317.94
66	NORTHFIELD INSURANCE COMPANY	0.30	\$26,781	\$26,144	\$67,000	\$61,745	236.17
67	WAUSAU BUSINESS INSURANCE COMPANY	0.30	\$26,728	\$24,690	\$0	\$0	0.00
68	WAUSAU UNDERWRITERS INS CO	0.30	\$26,238	\$18,918	\$0	\$0	0.00
69	GENERAL CASUALTY CO OF WISCONSIN	0.29	\$25,930	\$19,520	\$0	\$2,081	10.66
70	ST PAUL PROPERTY & CASUALTY INS CO	0.28	\$24,963	\$22,919	\$14,975	\$90,883	396.54
71	TITAN INDEMNITY COMPANY	0.27	\$24,181	\$20,590	\$0	\$3,288	15.97
72	MICHIGAN MUTUAL INSURANCE COMPANY	0.27	\$23,657	\$26,311	\$0	(\$14,034)	-53.34
73	ROYAL INDEMNITY COMPANY	0.27	\$23,626	\$32,034	\$0	\$0	0.00
74	PREFERRED RISK MUTUAL INSURANCE CO	0.26	\$23,535	\$24,704	\$0	(\$326)	-1.32
75	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.26	\$23,503	\$15,904	\$213	\$212	1.33
76	PHOENIX INSURANCE COMPANY THE	0.26	\$23,096	\$25,402	\$0	\$0	0.00
77	REGENT INSURANCE COMPANY	0.25	\$22,649	\$21,127	\$0	\$1,495	7.08
78	MID CENTURY INSURANCE COMPANY	0.25	\$22,550	\$20,823	\$9,500	\$9,500	45.62
79	HARTFORD CASUALTY INS CO	0.25	\$22,248	\$20,107	\$54,537	\$19,092	94.95
80	OLD REPUBLIC INSURANCE COMPANY	0.22	\$19,970	\$21,397	\$5,681	\$4,808	22.47
81	INDIANA LUMBERMENS MUTUAL INS CO	0.22	\$19,714	\$17,343	\$0	(\$2,000)	-11.53
82	TRAVELERS INDEMNITY CO OF ILLINOIS	0.22	\$19,259	\$13,545	\$0	\$0	0.00
83	BITUMINOUS FIRE AND MARINE INS CO	0.22	\$19,129	\$11,654	\$0	\$2,810	24.11
84	SECURA INSURANCE A MUTUAL COMPANY	0.21	\$18,986	\$23,836	\$0	\$0	0.00
85	INTEGON NATIONAL INSURANCE COMPANY	0.21	\$18,585	\$20,422	\$0	\$0	0.00
86	TIG INSURANCE COMPANY	0.19	\$17,043	\$20,102	\$14,171	\$6,206	30.87
87	SAGAMORE INSURANCE COMPANY	0.19	\$16,531	\$8,447	\$0	\$0	0.00
88	VALIANT INS CO	0.18	\$15,661	\$13,850	\$0	\$0	0.00
89	SAFECO INSURANCE CO OF AMERICA	0.17	\$15,456	\$14,932	\$0	\$134	0.90
90	ALLSTATE INDEMNITY COMPANY	0.17	\$15,345	\$14,178	\$0	\$0	0.00
91	CHRYSLER INSURANCE COMPANY	0.17	\$15,296	\$15,269	\$7,371	\$13,657	89.44
92	OHIO CASUALTY INSURANCE COMPANY	0.17	\$14,959	\$13,381	\$500	(\$2,931)	-21.90
93	POTOMAC INSURANCE CO OF ILLINOIS	0.17	\$14,745	\$8,397	\$782	\$3,565	42.46
94	FIDELITY AND DEPOSIT CO MARYLAND	0.16	\$14,572	\$14,749	\$0	(\$2,410)	-16.34
95	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.14	\$12,813	\$12,020	\$0	\$0	0.00
96	STRATFORD INSURANCE COMPANY	0.14	\$12,028	\$10,843	\$0	\$10,856	100.12
97	TRAVELERS INDEMNITY CO OF AMERICA	0.13	\$11,719	\$15,007	\$0	(\$50,000)	-333.18
98	RANGER INSURANCE COMPANY	0.12	\$10,853	\$10,245	\$0	\$15,108	147.47
99	SECURITY NATIONAL INSURANCE COMPANY	0.12	\$10,846	\$10,860	\$843	\$843	7.76
100	TWIN CITY FIRE INS CO	0.11	\$10,162	\$15,964	\$1,472	\$3,375	21.14
101	MARYLAND CASUALTY COMPANY	0.11	\$9,913	\$11,506	\$0	\$0	0.00
102	CITIZENS INSURANCE COMPANY OF AMERICA	0.11	\$9,736	\$13,976	\$0	\$5,287	37.83
103	FARMERS ALLIANCE MUTUAL INS CO	0.10	\$8,683	\$6,936	\$0	\$0	0.00
104	TIG INDEMNITY COMPANY	0.09	\$8,189	\$6,903	\$697	\$116	1.68
105	AMCO INSURANCE COMPANY	0.09	\$7,698	\$7,492	\$0	\$0	0.00
106	NORTHWESTERN NATIONAL CASUALTY CO	0.09	\$7,597	\$7,088	\$3,789	\$20,907	294.86
107	MASSACHUSETTS BAY INS CO	0.09	\$7,581	\$10,578	\$0	(\$306)	-2.89
108	TRAVELERS INDEMNITY COMPANY	0.08	\$7,533	\$12,910	\$0	\$50,000	387.30
109	FARMLAND MUTUAL INSURANCE COMPANY	0.08	\$7,426	\$6,267	\$0	\$0	0.00
110	CAROLINA CASUALTY INSURANCE COMPANY	0.08	\$7,372	\$7,570	\$10,000	\$10,000	132.10
111	SENTRY INSURANCE A MUTUAL COMPANY	0.08	\$7,316	\$7,214	\$0	\$0	0.00
112	GREAT DIVIDE INSURANCE COMPANY	0.08	\$7,013	\$7,314	\$0	\$1,225	16.75
113	CANAL INSURANCE COMPANY	0.07	\$5,891	\$5,891	\$0	\$0	0.00
114	GLOBE INDEMNITY COMPANY	0.07	\$5,800	\$6,199	\$0	\$0	0.00
115	SUMITOMO MARINE & FIRE INS CO LTD	0.06	\$5,585	\$6,976	\$0	\$228	3.27
116	COLORADO CASUALTY INSURANCE COMPANY	0.06	\$5,497	\$4,949	\$0	\$1,042	21.05
117	UNDERWRITERS INSURANCE COMPANY	0.06	\$5,121	\$2,338	\$0	\$1,378	58.94
118	AMERICAN MODERN HOME INSURANCE CO	0.06	\$5,087	\$4,376	\$0	\$0	0.00
119	GENERAL INSURANCE CO OF AMERICA	0.06	\$5,048	\$4,794	\$0	\$3,047	63.56
120	CIGNA INSURANCE COMPANY	0.06	\$5,040	\$4,991	\$3,725	\$11,476	229.93

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	CHARTER OAK FIRE INSURANCE CO THE	0.05	\$4,490	\$1,467	\$0	\$0	0.00
122	MINNESOTA FIRE AND CASUALTY COMPANY	0.05	\$4,442	\$4,437	\$0	\$0	0.00
123	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.05	\$4,420	\$4,448	\$715	\$1,675	37.66
124	WINDSOR INSURANCE COMPANY	0.05	\$4,397	\$3,474	\$0	\$0	0.00
125	ARGONAUT GREAT CENTRAL INSURANCE CO	0.05	\$4,292	\$3,991	\$0	\$2,555	64.02
126	BANKERS STANDARD INSURANCE COMPANY	0.04	\$3,660	\$4,023	\$9,855	\$7,790	193.64
127	TRI STATE INSURANCE COMPANY	0.04	\$3,612	\$3,444	\$634	(\$670)	-19.45
128	FARMERS AND MERCHANTS INSURANCE CO	0.04	\$3,487	\$2,614	\$1,271	\$444	16.99
129	MARKEL INSURANCE COMPANY	0.04	\$3,408	\$3,372	\$0	(\$484)	-14.35
130	ATHENA ASSURANCE COMPANY	0.04	\$3,165	\$2,817	\$0	\$871	30.92
131	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.03	\$2,924	\$3,652	\$4,417	\$29,747	814.54
132	HANOVER INSURANCE COMPANY THE	0.03	\$2,500	\$3,844	\$0	\$62,397	1623.23
133	TRINITY UNIVERSAL INSURANCE COMPANY	0.03	\$2,397	\$2,745	\$3,000	\$3,000	109.29
134	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03	\$2,228	\$1,830	\$0	\$0	0.00
135	GRAIN DEALERS MUTUAL INSURANCE CO	0.02	\$2,184	\$2,218	\$0	\$118	5.32
136	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$2,171	\$3,925	\$0	\$5,174	131.82
137	TRUMBULL INSURANCE COMPANY	0.02	\$1,900	\$430	\$0	\$0	0.00
138	NN INSURANCE COMPANY	0.02	\$1,851	\$1,997	\$178	\$840	42.06
139	ST PAUL GUARDIAN INSURANCE COMPANY	0.02	\$1,580	\$1,443	\$0	\$406	28.14
140	HARTFORD INSURANCE CO OF MIDWEST THE	0.02	\$1,523	\$324	\$0	\$0	0.00
141	FIRST NATIONAL INS CO OF AMERICA	0.02	\$1,454	\$1,343	\$0	(\$617)	-45.94
142	SAFEGUARD INSURANCE COMPANY	0.02	\$1,342	\$1,207	\$0	\$0	0.00
143	UTICA MUTUAL INSURANCE COMPANY	0.01	\$1,317	\$1,125	\$0	\$0	0.00
144	GULF INSURANCE COMPANY	0.01	\$1,255	\$1,798	\$0	\$0	0.00
145	ZURICH AMERICAN INS CO OF ILLINOIS	0.01	\$1,254	\$755	\$0	\$0	0.00
146	SCOTTSDALE INDEMNITY COMPANY	0.01	\$1,249	\$1,070	\$0	\$224	20.93
147	ECONOMY PREFERRED INSURANCE COMPANY	0.01	\$1,094	\$2,268	\$0	(\$572)	-25.22
148	CIGNA FIRE UNDERWRITERS INS CO	0.01	\$1,023	\$633	\$3,109	\$1,427	225.43
149	LANCER INSURANCE COMPANY	0.01	\$953	\$965	\$0	\$0	0.00
150	LEGION INSURANCE COMPANY	0.01	\$886	\$288	\$0	\$0	0.00
151	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01	\$883	\$1,011	\$0	\$253	25.02
152	HARTFORD UNDERWRITERS INSURANCE CO	0.01	\$825	\$796	\$0	\$0	0.00
153	ECONOMY FIRE & CASUALTY COMPANY	0.01	\$813	\$2,224	\$0	(\$9,622)	-432.64
154	ASSOCIATES INSURANCE COMPANY	0.01	\$790	\$310	\$0	\$0	0.00
155	ULICO CASUALTY COMPANY	0.01	\$790	\$777	\$0	\$24	3.09
156	MID CONTINENT CASUALTY COMPANY	0.01	\$783	\$855	\$0	(\$1,286)	-150.41
157	TRANSGUARD INS CO OF AMERICA INC	0.01	\$778	\$618	\$0	\$303	49.03
158	HAULERS INSURANCE COMPANY INC	0.01	\$763	\$123	\$0	\$0	0.00
159	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$662	\$465	\$0	\$0	0.00
160	HOUSTON GENERAL INS CO	0.01	\$557	\$942	\$0	\$0	0.00
161	AMERICAN NATIONAL FIRE INSURANCE CO	0.01	\$547	\$55	\$0	\$11	20.00
162	AMERICAN INDEMNITY COMPANY	0.01	\$511	\$390	\$0	\$0	0.00
163	ACCEPTANCE INDEMNITY INSURANCE CO	0.01	\$500	\$500	\$0	\$172	34.40
164	NORTHBROOK NATIONAL INS CO	0.01	\$493	\$4,120	\$0	\$3,708	90.00
165	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$465	\$484	\$0	\$0	0.00
166	LIBERTY MUTUAL INSURANCE COMPANY	0.01	\$463	\$710	\$30,000	(\$6,121)	-862.11
167	ACCELERATION NATIONAL INS CO	0.00	\$318	\$186	\$0	\$2,500	1344.09
168	AGRICULTURAL INSURANCE COMPANY	0.00	\$309	\$291	\$0	\$41	14.09
169	VANGUARD INSURANCE COMPANY	0.00	\$243	\$242	\$0	\$19	7.85
170	NATIONAL LIABILITY & FIRE INS CO	0.00	\$235	\$86	\$0	\$40	46.51
171	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$202	\$241	\$0	\$0	0.00
172	AMICA MUTUAL INSURANCE COMPANY	0.00	\$133	\$133	\$0	\$0	0.00
173	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$102	\$156	(\$1)	(\$15)	-9.62
174	NORTHBROOK INDEMNITY CO	0.00	\$100	\$1,235	\$0	\$1,150	93.12
175	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$90	\$90	\$0	\$6	6.67
176	WESTFIELD INSURANCE COMPANY	0.00	\$84	\$131	\$0	\$0	0.00
177	INTERNATIONAL INDEMNITY COMPANY	0.00	\$67	\$81	\$0	\$0	0.00
178	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$50	\$3	(\$414)	(\$416)	-13866.67
179	ATLANTIC INSURANCE COMPANY	0.00	\$40	\$6	\$0	\$0	0.00
180	K-M INSURANCE COMPANY	0.00	\$26	\$26	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	MIDWESTERN INSURANCE COMPANY	0.00	\$21	\$13	\$0	\$1	7.69
182	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$19	\$10	\$0	\$0	0.00
183	CAPITAL CITY INSURANCE COMPANY INC	0.00	\$12	\$6	\$0	\$0	0.00
184	CREDIT GENERAL INS CO	0.00	\$10	\$10	\$0	\$0	0.00
185	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$6	\$18	\$0	(\$1)	-5.56
186	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$1	\$2	\$0	(\$10)	-500.00
187	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$5,000)	N/A
188	AMERICAN MOTORISTS INSURANCE CO	0.00	\$0	\$0	\$0	\$0	N/A
189	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00	\$0	\$0	(\$33)	(\$33)	N/A
190	COLUMBIA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
191	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$44)	N/A
192	GEICO INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$7)	N/A
193	LMI INSURANCE COMPANY	0.00	\$0	\$17	\$0	\$0	0.00
194	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$1,177)	N/A
195	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$3,388)	N/A
196	PROGRESSIVE CASUALTY INSURANCE CO	0.00	\$0	\$0	\$0	(\$3,686)	N/A
197	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1)	N/A
198	AMERICAN ZURICH INSURANCE COMPANY	-0.00	(\$19)	\$561	\$0	\$0	0.00
199	CALVERT INSURANCE COMPANY	-0.00	(\$21)	(\$30)	\$0	\$0	0.00
200	NATIONWIDE MUTUAL INSURANCE COMPANY	-0.00	(\$45)	\$145	(\$50)	(\$3,688)	-2543.45
201	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$59)	\$115	\$5,700	(\$15,363)	-13359.13
202	AMERICAN ALLIANCE INSURANCE COMPANY	-0.00	(\$100)	\$2,277	\$16,500	(\$5,594)	-245.67
TOTAL		100.00	\$8,893,004	\$8,650,736	\$3,594,451	\$6,923,215	80.03

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	24.68	\$79,769,373	\$79,664,645	\$48,522,673	\$48,514,836	60.90
2	AMERICAN FAMILY MUTUAL INS CO	14.00	\$45,261,408	\$43,875,439	\$25,146,287	\$25,068,841	57.14
3	SHELTER MUTUAL INSURANCE CO	7.51	\$24,270,240	\$23,242,977	\$12,485,565	\$14,984,174	64.47
4	FARMERS INSURANCE COMPANY INC	7.17	\$23,171,507	\$13,001	\$11,437,649	\$7,862,985	60479.85
5	ALLSTATE INSURANCE COMPANY	4.77	\$15,424,690	\$15,674,462	\$6,670,705	\$6,841,976	43.65
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.95	\$9,532,230	\$9,437,952	\$4,221,223	\$4,149,822	43.97
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.77	\$8,953,667	\$8,971,955	\$5,246,956	\$5,224,478	58.23
8	AMERICAN STANDARD INS CO OF WISCONSIN	2.25	\$7,259,808	\$7,131,154	\$4,930,712	\$4,893,917	68.63
9	AMERICAN FAMILY HOME INSURANCE CO	1.47	\$4,751,391	\$4,566,817	\$1,157,605	\$1,171,410	25.65
10	CAMERON MUTUAL INSURANCE COMPANY	1.47	\$4,744,850	\$4,694,259	\$2,612,388	\$2,581,541	54.99
11	ALLSTATE INDEMNITY COMPANY	1.37	\$4,413,221	\$4,419,586	\$2,760,144	\$2,959,223	66.96
12	AMERICAN STATES PREFERRED INS CO	1.27	\$4,090,483	\$3,876,948	\$2,203,227	\$2,119,831	54.68
13	PROGRESSIVE NORTHWESTERN INS CO	1.23	\$3,973,352	\$4,056,322	\$2,523,219	\$2,632,621	64.90
14	FIRST AMERICAN INSURANCE COMPANY	1.22	\$3,952,579	\$3,646,924	\$1,449,468	\$1,608,868	44.12
15	SAFECO INSURANCE CO OF AMERICA	1.15	\$3,702,753	\$3,584,823	\$1,770,290	\$1,799,932	50.21
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.07	\$3,447,850	\$3,464,964	\$1,783,150	\$1,803,492	52.05
17	STATE FARM FIRE AND CASUALTY CO	1.06	\$3,420,137	\$3,447,904	\$2,099,082	\$2,075,132	60.19
18	FARMERS AND MERCHANTS INSURANCE CO	1.04	\$3,351,954	\$3,058,570	\$2,245,146	\$2,223,354	72.69
19	MID CENTURY INSURANCE COMPANY	0.92	\$2,970,028	\$2,926,900	\$1,599,123	\$1,617,465	55.26
20	HARTFORD UNDERWRITERS INSURANCE CO	0.83	\$2,679,612	\$2,437,896	\$1,771,211	\$1,762,569	72.30
21	LIBERTY MUTUAL FIRE INSURANCE CO	0.78	\$2,535,404	\$2,490,296	\$1,256,062	\$1,256,062	50.44
22	AMERICAN ECONOMY INSURANCE COMPANY	0.61	\$1,977,153	\$1,991,014	\$970,764	\$939,587	47.19
23	COLUMBIA MUTUAL INSURANCE CO	0.60	\$1,940,928	\$1,978,659	\$1,008,478	\$1,017,959	51.45
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.57	\$1,852,370	\$1,734,512	\$941,748	\$939,124	54.14
25	USAA CASUALTY INSURANCE COMPANY	0.55	\$1,777,179	\$1,734,597	\$844,221	\$911,057	52.52
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.52	\$1,674,651	\$1,653,825	\$984,467	\$989,319	59.82
27	ALLIED PROPERTY & CASUALTY INS CO	0.45	\$1,462,918	\$1,346,408	\$816,147	\$829,562	61.61
28	SAFECO INSURANCE COMPANY OF ILLINOIS	0.44	\$1,409,439	\$1,324,146	\$697,941	\$714,384	53.95
29	GEICO GENERAL INS CO	0.41	\$1,326,064	\$1,061,998	\$439,296	\$434,275	40.89
30	GRINNELL MUTUAL REINSURANCE COMPANY	0.38	\$1,223,019	\$1,188,029	\$649,696	\$633,619	53.33
31	EMPLOYERS FIRE INSURANCE COMPANY	0.34	\$1,107,157	\$1,094,454	\$523,820	\$554,505	50.66
32	LYNDON PROPERTY INSURANCE COMPANY	0.34	\$1,099,275	\$1,061,154	\$643,870	\$658,447	62.05
33	AMCO INSURANCE COMPANY	0.34	\$1,091,919	\$1,044,757	\$572,903	\$554,368	53.06
34	CONTINENTAL INSURANCE COMPANY THE	0.34	\$1,089,445	\$880,836	\$511,797	\$500,764	56.85
35	FIRST NATIONAL INS CO OF AMERICA	0.34	\$1,087,955	\$1,050,871	\$380,653	\$393,622	37.46
36	SHELTER GENERAL INS CO	0.32	\$1,037,155	\$856,534	\$449,142	\$645,294	75.34
37	MILLERS MUTUAL INSURANCE ASSOCIATION	0.32	\$1,019,925	\$1,106,069	\$450,481	\$417,418	37.74
38	SAFECO NATIONAL INSURANCE COMPANY	0.31	\$998,988	\$1,023,337	\$371,991	\$370,440	36.20
39	NATIONAL GENERAL INS CO	0.30	\$968,686	\$955,067	\$436,750	\$473,090	49.53
40	FIREMANS FUND INS CO OF MISSOURI	0.29	\$932,167	\$918,157	\$402,943	\$321,089	34.97
41	PENNSYLVANIA GENERAL INSURANCE CO	0.29	\$921,358	\$719,666	\$320,562	\$350,028	48.64
42	WINDSOR INSURANCE COMPANY	0.27	\$865,122	\$881,813	\$329,095	\$285,698	32.40
43	ST PAUL GUARDIAN INSURANCE COMPANY	0.27	\$859,053	\$889,050	\$458,148	\$446,609	50.23
44	IGF INSURANCE COMPANY	0.25	\$798,870	\$892,260	\$457,172	\$469,434	52.61
45	AMERICAN PREMIER INSURANCE COMPANY	0.24	\$766,647	\$848,929	\$524,917	\$521,109	61.38
46	MILLERS CLASSIFIED INSURANCE COMPANY	0.23	\$752,399	\$801,479	\$384,399	\$401,499	50.09
47	DAIRYLAND INSURANCE COMPANY	0.23	\$746,732	\$737,089	\$435,119	\$472,587	64.12
48	STATE AUTO PROPERTY & CASUALTY INS CO	0.23	\$744,568	\$748,214	\$319,078	\$308,239	41.20
49	SECURA INSURANCE A MUTUAL COMPANY	0.23	\$738,951	\$771,094	\$316,226	\$316,818	41.09
50	METROPOLITAN PROPERTY & CASUALTY INS CO	0.22	\$720,563	\$738,019	\$352,176	\$339,179	45.96
51	ILLINOIS FOUNDERS INSURANCE COMPANY	0.21	\$690,667	\$689,851	\$436,513	\$509,079	73.80
52	FIDELITY AND CASUALTY CO OF NY	0.21	\$683,824	\$697,496	\$240,495	\$177,190	25.40
53	AUTO CLUB FAMILY INSURANCE COMPANY	0.21	\$670,398	\$636,216	\$551,761	\$562,786	88.46
54	ECONOMY PREFERRED INSURANCE COMPANY	0.20	\$653,717	\$597,649	\$229,804	\$230,251	38.53
55	AUTO OWNERS INSURANCE CO MUTUAL	0.20	\$637,450	\$612,022	\$414,765	\$425,142	69.47
56	CORNERSTONE NATIONAL INSURANCE COMPANY	0.19	\$621,910	\$395,237	\$257,762	\$335,326	84.84
57	NATIONAL INSURANCE ASSOCIATION	0.19	\$602,207	\$700,900	\$327,987	\$535,537	76.41
58	ATLANTA SPECIALTY INSURANCE COMPANY	0.19	\$600,046	\$638,251	\$412,797	\$429,125	67.23
59	DEERBROOK INSURANCE COMPANY	0.18	\$594,819	\$400,548	\$136,968	\$267,696	66.83
60	CINCINNATI INS CO THE	0.18	\$587,489	\$536,806	\$133,947	\$145,086	27.03
61	AMERICAN MOTORISTS INSURANCE CO	0.18	\$586,757	\$619,934	\$270,254	\$270,832	43.69
62	SENTRY INSURANCE A MUTUAL COMPANY	0.18	\$566,514	\$562,699	\$255,064	\$210,741	37.45
63	AMERICAN STATES INSURANCE COMPANY	0.17	\$560,654	\$549,407	\$221,670	\$221,390	40.30
64	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.17	\$552,029	\$580,192	\$360,706	\$361,415	62.29
65	COUNTRY MUTUAL INSURANCE COMPANY	0.17	\$549,615	\$551,363	\$236,957	\$244,950	44.43

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	METROPOLITAN GROUP PROP & CAS INS CO	0.16	\$518,316	\$483,941	\$223,439	\$237,363	49.05
67	PREFERRED RISK MUTUAL INSURANCE CO	0.15	\$488,403	\$492,928	\$257,455	\$254,187	51.57
68	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.14	\$462,646	\$96,851	\$26,966	\$32,726	33.79
69	WEST AMERICAN INSURANCE COMPANY	0.14	\$454,986	\$424,459	\$199,425	\$257,054	60.56
70	GATEWAY INSURANCE COMPANY	0.14	\$450,424	\$396,120	\$836,460	\$819,569	206.90
71	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14	\$439,888	\$451,301	\$310,654	\$309,216	68.52
72	ATLANTIC MUTUAL INSURANCE COMPANY	0.13	\$422,567	\$392,753	\$92,494	\$89,790	22.86
73	GENERAL ACCIDENT INS CO OF AMERICA	0.12	\$395,518	\$332,613	\$118,626	\$114,791	34.51
74	PHOENIX INSURANCE COMPANY THE	0.12	\$385,829	\$341,811	\$168,288	\$179,559	52.53
75	PREFERRED ABSTAINERS INS CO	0.12	\$381,918	\$366,504	\$169,194	\$157,497	42.97
76	VALIANT INS CO	0.12	\$379,751	\$480,176	\$288,065	\$255,777	53.27
77	INTEGON NATIONAL INSURANCE COMPANY	0.12	\$375,574	\$460,916	\$281,391	\$265,726	57.65
78	MIDWEST MUTUAL INSURANCE CO	0.11	\$367,481	\$319,703	\$123,781	\$246,531	77.11
79	ATLANTA CASUALTY COMPANY	0.11	\$360,281	\$417,672	\$193,555	\$162,753	38.97
80	CITIZENS INSURANCE COMPANY OF AMERICA	0.10	\$333,276	\$349,640	\$199,611	\$202,516	57.92
81	FOREMOST INSURANCE CO	0.10	\$321,557	\$314,995	\$56,607	\$138,562	43.99
82	GENERAL CASUALTY CO OF WISCONSIN	0.10	\$313,080	\$326,467	\$109,127	\$116,763	35.77
83	GEICO INDEMNITY COMPANY	0.09	\$297,632	\$287,523	\$168,365	\$168,759	58.69
84	TRUSTGARD INSURANCE COMPANY	0.09	\$290,074	\$412,217	\$260,625	\$253,141	61.41
85	OMAHA PROPERTY AND CASUALTY INS CO	0.08	\$261,480	\$243,522	\$229,849	\$234,481	96.29
86	FIDELITY & GUARANTY INS UNDERWRITERS	0.08	\$256,771	\$306,548	\$147,092	\$119,171	38.88
87	FAIRMONT INSURANCE COMPANY	0.08	\$252,920	\$252,479	\$94,314	\$101,714	40.29
88	TRI STATE INSURANCE COMPANY	0.08	\$249,964	\$260,368	\$157,600	\$152,519	58.58
89	DEPOSITORS INSURANCE COMPANY	0.08	\$249,952	\$208,546	\$130,272	\$123,401	59.17
90	INFINITY INSURANCE COMPANY	0.08	\$246,765	\$265,047	\$215,701	\$243,188	91.75
91	CALIFORNIA CASUALTY INSURANCE CO	0.07	\$238,516	\$153,119	\$100,894	\$105,176	68.69
92	METROPOLITAN GENERAL INS CO	0.07	\$238,090	\$221,346	\$100,588	\$106,708	48.21
93	GENERAL CASUALTY CO OF ILLINOIS	0.07	\$218,489	\$69,213	\$30,829	\$34,535	49.90
94	GEICO CASUALTY COMPANY	0.07	\$217,033	\$185,953	\$78,053	\$102,384	55.06
95	GENERAL INSURANCE CO OF AMERICA	0.07	\$214,541	\$211,824	\$52,334	\$55,310	26.11
96	TRAVELERS INDEMNITY COMPANY	0.07	\$210,879	\$185,394	\$87,233	\$83,771	45.19
97	AMERICAN BANKERS INS CO OF FLORIDA	0.06	\$209,837	\$216,206	\$48,703	\$16,081	7.44
98	SECURITY NATIONAL INSURANCE COMPANY	0.06	\$209,126	\$195,296	\$116,504	\$112,186	57.44
99	HARTFORD FIRE INSURANCE COMPANY	0.06	\$203,022	\$193,654	\$135,586	\$135,541	69.99
100	AMICA MUTUAL INSURANCE COMPANY	0.06	\$197,805	\$210,102	\$40,463	\$16,570	7.89
101	LEADER NATIONAL INSURANCE CO	0.06	\$195,846	\$161,149	\$77,904	\$96,253	59.73
102	FEDERATED MUTUAL INSURANCE COMPANY	0.06	\$191,139	\$191,066	\$107,146	\$101,996	53.38
103	VIGILANT INSURANCE COMPANY	0.06	\$190,185	\$183,029	\$74,320	\$78,269	42.76
104	MASSACHUSETTS BAY INS CO	0.06	\$186,932	\$201,770	\$117,241	\$119,278	59.12
105	OAK RIVER INSURANCE COMPANY	0.06	\$185,902	\$146,416	\$93,859	\$86,101	58.81
106	HAWKEYE SECURITY INSURANCE COMPANY	0.06	\$185,451	\$167,097	\$79,556	\$85,802	51.35
107	MENDOTA INSURANCE COMPANY	0.06	\$183,881	\$233,101	\$140,917	\$100,650	43.18
108	NATIONAL GENERAL ASSURANCE COMPANY	0.06	\$180,146	\$132,044	\$59,993	\$60,923	46.14
109	TEACHERS INSURANCE COMPANY	0.06	\$178,918	\$174,212	\$103,689	\$97,103	55.74
110	MIC GENERAL INSURANCE CORPORATION	0.05	\$176,533	\$182,553	\$98,594	\$86,455	47.36
111	SAGAMORE INSURANCE COMPANY	0.05	\$175,046	\$50,095	\$21,944	\$28,457	56.81
112	METROPOLITAN CASUALTY INS CO	0.05	\$170,514	\$172,732	\$42,553	\$50,446	29.20
113	AMERISURE INSURANCE COMPANY	0.05	\$169,002	\$229,992	\$134,477	\$117,575	51.12
114	EMCASCO INSURANCE COMPANY	0.05	\$167,061	\$165,415	\$76,989	\$78,044	47.18
115	AMERICAN NATIONAL GENERAL INS CO	0.05	\$165,110	\$162,173	\$60,381	\$73,632	45.40
116	TRAVELERS INDEMNITY CO OF ILLINOIS	0.05	\$164,028	\$140,698	\$122,237	\$152,273	108.23
117	REGENT INSURANCE COMPANY	0.05	\$158,550	\$192,156	\$94,926	\$100,036	52.06
118	UNITED SECURITY INSURANCE COMPANY	0.05	\$158,447	\$133,370	\$78,510	\$84,920	63.67
119	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$153,755	\$157,533	\$77,130	\$76,680	48.68
120	ASSURANCE COMPANY OF AMERICA	0.05	\$153,175	\$202,140	\$126,775	\$111,581	55.20
121	NATIONAL ALLIANCE INSURANCE CO	0.05	\$152,808	\$140,279	\$81,042	\$81,110	57.82
122	AMERICAN INTERNATIONAL INS CO	0.05	\$148,298	\$113,734	\$61,207	\$55,190	48.53
123	UNIVERSAL UNDERWRITERS INS CO	0.05	\$147,673	\$134,030	\$33,924	\$47,214	35.23
124	FEDERAL INSURANCE COMPANY	0.05	\$147,568	\$138,661	\$31,547	\$32,485	23.77
125	AMEX ASSURANCE COMPANY	0.05	\$146,665	\$152,813	\$82,724	\$76,861	50.30
126	COLONIAL PENN INSURANCE COMPANY	0.05	\$145,752	\$141,910	\$150,560	\$173,525	122.28
127	TIG PREMIER INSURANCE COMPANY	0.04	\$145,149	\$87,388	\$42,508	\$80,368	91.97
128	TRADERS INSURANCE COMPANY	0.04	\$144,323	\$141,658	\$57,972	\$52,609	37.14
129	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$143,698	\$133,383	\$53,126	\$50,579	37.92
130	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$128,286	\$124,395	\$35,054	\$36,020	28.96

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04	\$126,594	\$113,294	\$127,516	\$130,437	115.13
132	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$126,130	\$97,958	\$46,692	\$47,405	48.39
133	TIG COUNTRYWIDE INSURANCE COMPANY	0.04	\$125,946	\$83,829	\$35,925	\$31,425	37.49
134	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$123,522	\$121,203	\$63,608	\$65,614	54.14
135	GREENWICH INSURANCE COMPANY	0.04	\$120,654	\$99,695	\$26,251	\$29,021	29.11
136	AMERICAN RELIABLE INSURANCE COMPANY	0.03	\$105,763	\$107,503	\$30,280	\$36,190	33.66
137	PROVIDIAN AUTO AND HOME INSURANCE CO	0.03	\$105,552	\$113,406	\$52,949	\$49,764	43.88
138	ALLIED MUTUAL INS CO	0.03	\$103,166	\$97,870	\$33,145	\$34,669	35.42
139	COLONIAL INSURANCE CO OF CALIFORNIA	0.03	\$97,948	\$100,164	\$66,460	\$77,737	77.61
140	DIRECT AUTO INDEMNITY CO	0.03	\$97,578	\$97,672	\$35,673	\$36,079	36.94
141	PROGRESSIVE CASUALTY INSURANCE CO	0.03	\$96,683	\$25,669	\$327	\$7,217	28.12
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	\$96,061	\$108,062	\$48,001	\$41,110	38.04
143	PACIFIC INDEMNITY COMPANY	0.03	\$87,874	\$82,932	\$43,167	\$39,516	47.65
144	UNITED STATES FIDELITY & GUARANTY CO	0.03	\$84,510	\$97,505	\$32,072	\$25,221	25.87
145	HORACE MANN INSURANCE COMPANY	0.03	\$82,206	\$84,106	\$59,243	\$50,262	59.76
146	MIDLAND RISK INSURANCE COMPANY	0.03	\$81,368	\$74,111	\$23,360	\$25,746	34.74
147	OHIO CASUALTY INSURANCE COMPANY	0.02	\$79,395	\$77,468	\$23,915	\$25,040	32.32
148	LIBERTY INSURANCE CORPORATION	0.02	\$78,937	\$60,590	\$18,166	\$18,166	29.98
149	UNITED FIRE AND CASUALTY COMPANY	0.02	\$78,394	\$75,225	\$48,852	\$45,252	60.16
150	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02	\$75,583	\$50,833	\$26,035	\$26,600	52.33
151	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$66,926	\$56,160	\$35,218	\$44,405	79.07
152	ELECTRIC INSURANCE COMPANY	0.02	\$61,687	\$53,161	\$14,102	\$16,352	30.76
153	VIRGINIA SURETY COMPANY INC	0.02	\$60,827	\$64,641	\$38,023	\$37,871	58.59
154	COLONIAL PENN FRANKLIN INSURANCE CO	0.02	\$60,536	\$55,888	\$55,929	\$60,308	107.91
155	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$59,553	\$69,954	\$25,088	\$21,345	30.51
156	WARNER INSURANCE COMPANY	0.02	\$50,585	\$37,179	\$53,096	\$63,364	170.43
157	VIKING INSURANCE COMPANY OF WI	0.02	\$49,928	\$50,046	\$14,336	\$13,839	27.65
158	GREAT NORTHERN INSURANCE COMPANY	0.02	\$49,917	\$37,136	\$12,725	\$13,291	35.79
159	HANOVER INSURANCE COMPANY THE	0.02	\$48,921	\$53,921	\$23,599	\$24,707	45.82
160	HARTFORD CASUALTY INS CO	0.01	\$45,164	\$48,096	\$22,539	\$22,127	46.01
161	EAGLE AMERICAN INSURANCE COMPANY	0.01	\$44,733	\$49,631	\$35,910	\$38,029	76.62
162	TRAVCO INSURANCE COMPANY	0.01	\$43,944	\$22,331	\$2,320	\$3,092	13.85
163	VOYAGER PROPERTY & CASUALTY INS CO	0.01	\$42,723	\$23,467	\$12,414	\$13,105	55.84
164	FARMERS ALLIANCE MUTUAL INS CO	0.01	\$42,694	\$37,780	\$28,347	\$26,847	71.06
165	AMERICAN AND FOREIGN INSURANCE CO	0.01	\$40,588	\$36,938	\$17,900	\$17,972	48.65
166	CONTINENTAL WESTERN INSURANCE CO	0.01	\$38,859	\$40,795	\$11,774	\$11,684	28.64
167	NATIONAL INTERSTATE INSURANCE COMPANY	0.01	\$36,362	\$24,198	\$12,210	\$14,228	58.80
168	ANTHEM CASUALTY INSURANCE COMPANY	0.01	\$32,756	\$37,055	\$9,272	\$17,384	46.91
169	MERASTAR INSURANCE COMPANY	0.01	\$27,655	\$28,496	\$22,505	\$21,746	76.31
170	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$27,480	\$26,217	\$14,676	(\$5,536)	-21.12
171	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$25,594	\$31,595	\$28,565	\$26,943	85.28
172	FARM AND CITY INSURANCE COMPANY	0.01	\$24,544	\$22,050	\$8,730	\$9,099	41.27
173	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$23,881	\$22,280	\$21,468	\$14,178	63.64
174	ALLIANCE INSURANCE COMPANY INC	0.01	\$23,514	\$18,193	\$6,809	\$6,809	37.43
175	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$22,124	\$23,051	\$9,207	\$9,337	40.51
176	KANSAS CITY FIRE & MARINE INS CO	0.01	\$21,133	\$22,777	\$2,035	\$2,035	8.93
177	GRINNELL SELECT INSURANCE COMPANY	0.01	\$19,802	\$11,780	\$1,899	\$2,091	17.75
178	GLENS FALLS INSURANCE COMPANY THE	0.00	\$15,920	\$16,517	\$10,970	\$10,970	66.42
179	ARMED FORCES INSURANCE EXCHANGE	0.00	\$14,511	\$14,404	\$10,532	\$10,731	74.50
180	TRINITY UNIVERSAL INSURANCE COMPANY	0.00	\$14,443	\$13,278	\$5,304	\$5,281	39.77
181	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$14,439	\$8,656	\$0	\$177	2.04
182	GREAT AMERICAN INSURANCE COMPANY	0.00	\$14,148	\$12,316	\$1,029	\$1,256	10.20
183	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$13,105	\$9,818	\$7,570	\$7,547	76.87
184	WORKMENS AUTO INSURANCE COMPANY	0.00	\$12,926	\$2,148	\$5,252	\$3,252	151.40
185	COUNTRY CASUALTY INS CO	0.00	\$12,770	\$12,525	\$8,747	\$8,666	69.19
186	CENTENNIAL INSURANCE COMPANY	0.00	\$11,297	\$11,214	\$3,844	\$3,825	34.11
187	MIDWESTERN INSURANCE COMPANY	0.00	\$10,104	\$12,384	(\$6,926)	\$1,767	14.27
188	CINCINNATI INDEMNITY COMPANY INC	0.00	\$9,439	\$8,210	\$60	\$60	0.73
189	MARYLAND CASUALTY COMPANY	0.00	\$9,289	\$14,035	\$16,832	\$6,107	43.51
190	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$8,778	\$9,090	\$2,127	\$19,942	219.38
191	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$8,569	\$7,551	\$5,848	\$6,116	81.00
192	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$8,470	\$9,112	\$3,146	\$2,680	29.41
193	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$7,618	\$8,307	\$1,289	\$1,420	17.09
194	USAA GENERAL INDEMNITY COMPANY	0.00	\$7,588	\$1,608	\$50	\$416	25.87
195	TWIN CITY FIRE INS CO	0.00	\$7,169	\$7,544	\$1,228	\$1,225	16.24

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$6,946	\$35,640	\$14,921	(\$7,258)	-20.36
197	CINCINNATI CASUALTY COMPANY THE	0.00	\$5,578	\$5,466	\$576	\$576	10.54
198	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$4,884	\$1,520	\$50	\$74	4.87
199	AMERICAN INDEMNITY COMPANY	0.00	\$3,730	\$3,367	\$3,454	\$3,454	102.58
200	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$3,455	\$2,411	\$0	(\$2)	-0.08
201	HAULERS INSURANCE COMPANY INC	0.00	\$3,248	\$1,063	\$0	\$0	0.00
202	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$2,349	\$2,766	\$283	\$285	10.30
203	PRUDENTIAL GENERAL INS CO	0.00	\$2,308	\$2,481	\$1,027	\$1,027	41.39
204	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$2,264	\$2,618	\$4,230	\$4,462	170.44
205	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$1,502	\$32,172	\$26,799	(\$143,114)	-444.84
206	NORTH AMERICAN SPECIALTY INS CO	0.00	\$1,269	\$1,250	\$0	\$137	10.96
207	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$1,235	\$1,422	\$559	\$559	39.31
208	ROYAL INDEMNITY COMPANY	0.00	\$1,091	\$1,091	\$25	\$26	2.38
209	AMERICAN PROTECTION INSURANCE CO	0.00	\$1,044	\$1,597	\$5,052	\$6,842	428.43
210	SAFEGUARD INSURANCE COMPANY	0.00	\$925	\$917	\$53	\$53	5.78
211	INTERNATIONAL INDEMNITY COMPANY	0.00	\$595	\$3,068	\$4,024	\$272	8.87
212	CASUALTY RECIPROCAL EXCHANGE	0.00	\$554	\$4,635	\$2,124	\$2,436	52.56
213	COMMERCIAL UNION INSURANCE COMPANY	0.00	\$481	\$535	\$214	\$234	43.74
214	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$473	\$80	\$0	\$0	0.00
215	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$424	\$424	\$0	\$3	0.71
216	AMERICAN CASUALTY CO OF READING PA	0.00	\$423	\$779	\$63	(\$2,616)	-335.82
217	FIREMANS FUND INSURANCE COMPANY	0.00	\$350	\$497	\$181	\$61	12.27
218	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$337	\$378	\$1,179	\$1,187	314.02
219	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$320	\$380	\$148	\$127	33.42
220	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$227	\$317	\$116	\$127	40.06
221	ASSOCIATED INDEMNITY CORPORATION	0.00	\$222	\$342	(\$775)	(\$4,539)	-1327.19
222	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$195	\$186	\$0	\$0	0.00
223	OHIO SECURITY INSURANCE COMPANY	0.00	\$140	\$162	\$0	(\$16)	-9.88
224	MOTORS INSURANCE CORPORATION	0.00	\$91	\$97	\$38	\$42	43.30
225	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$63	\$43	\$0	\$165	383.72
226	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$5	\$5	\$2	\$2	40.00
227	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$3	\$3	\$1	\$1	33.33
228	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$2	\$1	\$0	\$0	0.00
229	RELIANCE INSURANCE COMPANY	0.00	\$1	\$4	\$3	\$5	125.00
230	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$47)	N/A
231	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$15	N/A
232	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$630)	N/A
233	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$50	\$0	\$0	0.00
234	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$2)	N/A
235	BANKERS STANDARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$109)	N/A
236	BITUMINOUS CASUALTY CORPORATION	0.00	\$0	\$0	\$3	\$3	N/A
237	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$1	(\$695)	N/A
238	CIGNA INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$12	N/A
239	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$0	\$5	\$0	\$0	0.00
240	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$31	\$0	\$0	0.00
241	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$10	N/A
242	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	\$0	\$1	N/A
243	GULF INSURANCE COMPANY	0.00	\$0	\$0	(\$400)	(\$400)	N/A
244	HARTFORD INSURANCE CO OF MIDWEST THE	0.00	\$0	\$0	\$1,461	\$1,461	N/A
245	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1)	N/A
246	MONTGOMERY WARD INSURANCE COMPANY	0.00	\$0	\$0	(\$327)	(\$327)	N/A
247	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$1	\$0	(\$638)	-63800.00
248	NATIONAL INSURANCE UNDERWRITERS	0.00	\$0	\$0	\$5,019	\$5,019	N/A
249	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$0	(\$97)	N/A
250	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$0	\$13	N/A
251	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	\$5	N/A
252	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$20	\$0	\$0	0.00
253	SKANDIA U S INSURANCE COMPANY	0.00	\$0	\$3,303	\$0	\$0	0.00
254	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$346	\$0	(\$3,903)	-1128.03
255	TIG INSURANCE COMPANY	-0.00	(\$4)	(\$4)	\$0	\$0	0.00
256	JOHN DEERE INSURANCE COMPANY	-0.00	(\$10)	(\$8)	(\$2)	(\$3)	37.50
257	MARKEL INSURANCE COMPANY	-0.00	(\$40)	\$6,655	\$12,788	(\$1,675)	-25.17
258	AMERICAN EMPLOYERS INSURANCE CO	-0.00	(\$46)	(\$16)	\$0	\$0	0.00
259	NORTHERN ASSURANCE CO OF AMERICA	-0.00	(\$85)	(\$35)	\$0	\$0	0.00
260	CONTINENTAL CASUALTY COMPANY	-0.00	(\$86)	\$1,253	(\$6,188)	(\$14,281)	-1139.74

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	EMPIRE FIRE AND MARINE INSURANCE CO	-0.00	(\$120)	\$1,268	\$4,167	\$2,486	196.06
262	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$526)	\$699	\$0	(\$317)	-45.35
263	CITIZENS SECURITY MUTUAL INS CO	-0.00	(\$2,975)	\$0	\$0	(\$86)	N/A
TOTAL		100.00	\$323,189,240	\$293,770,514	\$174,180,179	\$174,096,636	59.26

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	24.18	\$137,281,556	\$136,554,490	\$91,737,400	\$93,469,906	68.45
2	AMERICAN FAMILY MUTUAL INS CO	13.55	\$76,947,013	\$73,980,542	\$55,892,666	\$56,526,146	76.41
3	FARMERS INSURANCE COMPANY INC	7.29	\$41,371,782	\$63,063,897	\$26,738,551	\$30,329,334	48.09
4	SHELTER MUTUAL INSURANCE CO	5.79	\$32,875,973	\$32,810,141	\$23,079,319	\$20,692,431	63.07
5	ALLSTATE INSURANCE COMPANY	4.45	\$25,276,235	\$24,663,662	\$14,544,409	\$15,048,402	61.01
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.66	\$20,798,760	\$20,518,607	\$14,891,923	\$14,999,163	73.10
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.08	\$17,467,113	\$16,926,683	\$10,968,234	\$10,897,033	64.38
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.33	\$13,232,891	\$12,796,080	\$9,173,404	\$9,111,134	71.20
9	PROGRESSIVE NORTHWESTERN INS CO	2.08	\$11,785,104	\$12,107,932	\$7,136,566	\$6,985,767	57.70
10	ALLSTATE INDEMNITY COMPANY	1.81	\$10,264,839	\$10,191,323	\$6,860,021	\$6,796,787	66.69
11	MID CENTURY INSURANCE COMPANY	1.51	\$8,548,794	\$8,265,510	\$5,917,672	\$6,231,736	75.39
12	SAFECO INSURANCE CO OF AMERICA	1.40	\$7,941,892	\$7,584,101	\$4,712,359	\$4,744,855	62.56
13	STATE FARM FIRE AND CASUALTY CO	1.38	\$7,807,943	\$7,726,652	\$5,646,195	\$5,665,479	73.32
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.34	\$7,624,765	\$7,732,192	\$5,065,835	\$5,027,187	65.02
15	CAMERON MUTUAL INSURANCE COMPANY	1.29	\$7,299,878	\$7,259,338	\$4,394,150	\$4,181,728	57.60
16	AMERICAN STATES PREFERRED INS CO	1.14	\$6,490,912	\$6,157,331	\$5,045,318	\$5,138,202	83.45
17	FARMERS AND MERCHANTS INSURANCE CO	1.09	\$6,193,412	\$5,308,192	\$3,787,224	\$3,468,530	65.34
18	HARTFORD UNDERWRITERS INSURANCE CO	0.91	\$5,187,413	\$4,824,056	\$3,817,230	\$3,898,469	80.81
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.91	\$5,164,008	\$4,926,072	\$3,480,653	\$3,480,653	70.66
20	USAA CASUALTY INSURANCE COMPANY	0.64	\$3,606,606	\$3,549,754	\$2,628,467	\$2,660,353	74.94
21	SAFECO INSURANCE COMPANY OF ILLINOIS	0.54	\$3,074,650	\$2,839,547	\$2,053,527	\$2,062,882	72.65
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.54	\$3,072,844	\$2,860,356	\$2,326,022	\$2,446,307	85.52
23	GOVERNMENT EMPLOYEES INSURANCE CO	0.53	\$3,013,134	\$2,979,442	\$2,071,786	\$2,091,457	70.20
24	COLUMBIA MUTUAL INSURANCE CO	0.48	\$2,705,523	\$2,780,560	\$1,929,699	\$1,679,782	60.41
25	AMERICAN ECONOMY INSURANCE COMPANY	0.46	\$2,604,833	\$2,637,242	\$1,774,869	\$1,735,115	65.79
26	GEICO GENERAL INS CO	0.45	\$2,554,088	\$2,656,002	\$2,066,503	\$2,085,138	78.51
27	FIRST NATIONAL INS CO OF AMERICA	0.45	\$2,534,935	\$2,405,213	\$1,589,470	\$1,606,720	66.80
28	WINDSOR INSURANCE COMPANY	0.42	\$2,355,999	\$2,340,816	\$1,530,805	\$1,455,201	62.17
29	EMPLOYERS FIRE INSURANCE COMPANY	0.40	\$2,254,435	\$2,172,034	\$1,317,272	\$1,324,318	60.97
30	AMERICAN PREMIER INSURANCE COMPANY	0.39	\$2,223,318	\$2,241,165	\$2,136,938	\$1,927,987	86.03
31	AUTO CLUB FAMILY INSURANCE COMPANY	0.39	\$2,208,229	\$2,090,879	\$1,407,001	\$1,410,858	67.48
32	FIREMANS FUND INS CO OF MISSOURI	0.38	\$2,182,205	\$2,152,332	\$1,313,984	\$544,632	25.30
33	SAFECO NATIONAL INSURANCE COMPANY	0.38	\$2,131,120	\$2,150,942	\$1,289,799	\$1,320,728	61.40
34	ALLIED PROPERTY & CASUALTY INS CO	0.34	\$1,949,329	\$1,794,268	\$1,343,721	\$1,365,623	76.11
35	GRINNELL MUTUAL REINSURANCE COMPANY	0.34	\$1,936,696	\$1,855,303	\$1,487,308	\$1,512,643	81.53
36	PENNSYLVANIA GENERAL INSURANCE CO	0.32	\$1,799,513	\$1,397,323	\$691,268	\$714,103	51.11
37	IGF INSURANCE COMPANY	0.31	\$1,771,967	\$1,925,318	\$1,735,924	\$1,587,902	82.47
38	SHELTER GENERAL INS CO	0.31	\$1,768,026	\$1,532,932	\$1,225,909	\$1,098,745	71.68
39	ATLANTA SPECIALTY INSURANCE COMPANY	0.31	\$1,740,571	\$1,694,588	\$1,405,518	\$1,331,630	78.58
40	TRAVELERS PROPERTY CASUALTY INS CO	0.30	\$1,681,856	\$1,690,641	\$0	\$0	0.00
41	MILLERS MUTUAL INSURANCE ASSOCIATION	0.29	\$1,645,074	\$1,804,739	\$1,035,540	\$1,021,954	56.63
42	DAIRYLAND INSURANCE COMPANY	0.29	\$1,641,260	\$1,651,909	\$898,286	\$1,045,235	63.27
43	CONTINENTAL INSURANCE COMPANY THE	0.29	\$1,639,080	\$1,330,735	\$1,034,149	\$1,031,151	77.49
44	ILLINOIS NATIONAL INSURANCE COMPANY	0.29	\$1,630,465	\$1,180,476	\$700,074	\$879,486	74.50
45	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.28	\$1,594,672	\$247,819	\$134,875	\$169,288	68.31
46	STATE AUTO PROPERTY & CASUALTY INS CO	0.28	\$1,592,196	\$1,600,008	\$746,243	\$727,758	45.48
47	DEERBROOK INSURANCE COMPANY	0.28	\$1,567,148	\$1,062,378	\$639,848	\$862,873	81.22
48	AMCO INSURANCE COMPANY	0.27	\$1,515,123	\$1,449,889	\$1,024,131	\$991,125	68.36
49	ST PAUL GUARDIAN INSURANCE COMPANY	0.26	\$1,499,938	\$1,536,209	\$1,125,521	\$1,080,457	70.33
50	FIRST AMERICAN INSURANCE COMPANY	0.26	\$1,482,249	\$1,434,679	\$1,052,956	\$953,486	66.46
51	GATEWAY INSURANCE COMPANY	0.24	\$1,357,662	\$1,219,767	\$282,298	\$286,286	23.47
52	METROPOLITAN PROPERTY & CASUALTY INS CO	0.21	\$1,197,694	\$1,226,498	\$895,646	\$935,749	76.29
53	AMERICAN MOTORISTS INSURANCE CO	0.21	\$1,196,892	\$1,264,547	\$1,020,914	\$937,212	74.11
54	MILLERS CLASSIFIED INSURANCE COMPANY	0.21	\$1,174,934	\$1,265,184	\$675,696	\$626,932	49.55
55	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.21	\$1,172,242	\$1,187,011	\$791,548	\$782,226	65.90
56	CORNERSTONE NATIONAL INSURANCE COMPANY	0.20	\$1,159,923	\$738,424	\$602,750	\$726,299	98.36
57	ATLANTA CASUALTY COMPANY	0.20	\$1,124,674	\$1,191,773	\$944,269	\$850,421	71.36
58	AMERICAN MODERN HOME INSURANCE CO	0.20	\$1,112,386	\$800,723	\$176,197	\$137,776	17.21
59	COUNTRY MUTUAL INSURANCE COMPANY	0.19	\$1,060,855	\$1,035,092	\$782,681	\$775,780	74.95
60	INTEGRO NATIONAL INSURANCE COMPANY	0.19	\$1,053,402	\$1,311,836	\$841,854	\$797,177	60.77
61	SECURA INSURANCE A MUTUAL COMPANY	0.18	\$1,001,257	\$1,004,970	\$669,170	\$651,130	64.79
62	FIDELITY AND CASUALTY CO OF NY	0.17	\$993,110	\$1,008,189	\$616,624	\$837,591	83.08
63	AUTO OWNERS INSURANCE CO MUTUAL	0.17	\$990,416	\$949,312	\$614,730	\$619,921	65.30
64	SENTRY INSURANCE A MUTUAL COMPANY	0.17	\$978,438	\$2,195,781	\$699,065	\$726,519	33.09
65	NATIONAL GENERAL INS CO	0.17	\$973,630	\$949,949	\$599,513	\$672,125	70.75

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	PREFERRED RISK MUTUAL INSURANCE CO	0.16	\$909,925	\$912,924	\$725,978	\$721,365	79.02
67	NATIONAL INSURANCE ASSOCIATION	0.16	\$903,940	\$1,051,350	\$1,088,669	\$803,305	76.41
68	AMERICAN STATES INSURANCE COMPANY	0.16	\$888,539	\$874,941	\$600,533	\$607,129	69.39
69	GENERAL ACCIDENT INS CO OF AMERICA	0.15	\$874,547	\$726,048	\$562,602	\$611,595	84.24
70	METROPOLITAN GROUP PROP & CAS INS CO	0.15	\$842,166	\$785,561	\$699,076	\$722,553	91.98
71	ECONOMY PREFERRED INSURANCE COMPANY	0.14	\$800,928	\$731,657	\$586,580	\$576,384	78.78
72	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14	\$771,835	\$779,472	\$619,497	\$608,997	78.13
73	SAGAMORE INSURANCE COMPANY	0.14	\$770,869	\$195,382	\$58,641	\$77,994	39.92
74	GEICO INDEMNITY COMPANY	0.14	\$769,760	\$747,949	\$421,814	\$426,661	57.04
75	PHOENIX INSURANCE COMPANY THE	0.13	\$765,404	\$679,252	\$395,987	\$385,407	56.74
76	PREFERRED ABSTAINERS INS CO	0.13	\$760,210	\$727,361	\$445,294	\$448,384	61.65
77	WEST AMERICAN INSURANCE COMPANY	0.13	\$754,462	\$703,643	\$510,488	\$537,310	76.36
78	CINCINNATI INS CO THE	0.13	\$738,168	\$671,252	\$521,352	\$577,602	86.05
79	VALIANT INS CO	0.13	\$731,617	\$930,401	\$586,992	\$556,032	59.76
80	LEADER NATIONAL INSURANCE CO	0.13	\$718,535	\$511,037	\$322,745	\$345,019	67.51
81	GEICO CASUALTY COMPANY	0.11	\$645,829	\$558,392	\$274,402	\$300,566	53.83
82	VIGILANT INSURANCE COMPANY	0.11	\$640,182	\$617,787	\$449,738	\$456,862	73.95
83	METROPOLITAN GENERAL INS CO	0.11	\$638,108	\$594,258	\$451,368	\$461,069	77.59
84	CITIZENS INSURANCE COMPANY OF AMERICA	0.11	\$612,798	\$643,878	\$415,175	\$425,274	66.05
85	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.10	\$571,649	\$426,631	\$217,693	\$230,438	54.01
86	GENERAL INSURANCE CO OF AMERICA	0.10	\$571,459	\$557,850	\$309,508	\$314,856	56.44
87	OMAHA PROPERTY AND CASUALTY INS CO	0.10	\$567,809	\$538,043	\$528,727	\$515,968	95.90
88	ATLANTIC MUTUAL INSURANCE COMPANY	0.10	\$543,150	\$477,764	\$259,182	\$244,225	51.12
89	GUARANTY NATIONAL INSURANCE COMPANY	0.09	\$534,986	\$142,082	\$47,328	\$36,783	25.89
90	FAIRMONT INSURANCE COMPANY	0.09	\$511,868	\$511,414	\$349,830	\$366,448	71.65
91	HARTFORD FIRE INSURANCE COMPANY	0.09	\$491,662	\$469,826	\$222,023	\$231,005	49.17
92	TRUSTGARD INSURANCE COMPANY	0.08	\$467,899	\$648,037	\$490,782	\$482,231	74.41
93	TRI STATE INSURANCE COMPANY	0.08	\$453,547	\$435,183	\$455,554	\$393,161	90.34
94	MENDOTA INSURANCE COMPANY	0.08	\$452,433	\$498,651	\$322,039	\$198,631	39.83
95	FIDELITY & GUARANTY INS UNDERWRITERS	0.08	\$450,365	\$535,297	\$329,060	\$302,109	56.44
96	FEDERAL INSURANCE COMPANY	0.08	\$439,993	\$397,341	\$140,277	\$140,471	35.35
97	TRAVELERS INDEMNITY COMPANY	0.07	\$419,845	\$375,263	\$274,913	\$322,931	86.05
98	AMERICAN NATIONAL GENERAL INS CO	0.07	\$415,605	\$403,549	\$262,595	\$251,825	62.40
99	CALIFORNIA CASUALTY INSURANCE CO	0.07	\$398,788	\$261,529	\$307,615	\$318,352	121.73
100	DEPOSITORS INSURANCE COMPANY	0.07	\$395,195	\$329,778	\$258,381	\$244,741	74.21
101	GENERAL CASUALTY CO OF WISCONSIN	0.07	\$391,195	\$412,322	\$311,535	\$328,215	79.60
102	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07	\$383,375	\$329,100	\$216,028	\$236,153	71.76
103	SECURITY NATIONAL INSURANCE COMPANY	0.07	\$370,547	\$346,165	\$278,453	\$282,253	81.54
104	ASSURANCE COMPANY OF AMERICA	0.07	\$369,367	\$496,255	\$303,698	\$315,463	63.57
105	OAK RIVER INSURANCE COMPANY	0.06	\$360,870	\$284,219	\$177,351	\$214,530	75.48
106	AMICA MUTUAL INSURANCE COMPANY	0.06	\$356,657	\$358,712	\$171,906	\$159,877	44.57
107	MIC GENERAL INSURANCE CORPORATION	0.06	\$339,024	\$295,966	\$275,749	\$301,133	101.75
108	MASSACHUSETTS BAY INS CO	0.06	\$336,060	\$363,719	\$241,557	\$240,994	66.26
109	FEDERATED MUTUAL INSURANCE COMPANY	0.06	\$333,471	\$333,739	\$230,686	\$230,070	68.94
110	PROGRESSIVE CASUALTY INSURANCE CO	0.06	\$322,957	\$54,867	\$49,436	\$67,229	122.53
111	PACIFIC INDEMNITY COMPANY	0.06	\$322,642	\$289,964	\$118,285	\$115,405	39.80
112	EMCASCO INSURANCE COMPANY	0.06	\$315,230	\$311,184	\$151,722	\$147,631	47.44
113	NATIONAL GENERAL ASSURANCE COMPANY	0.05	\$309,356	\$217,741	\$142,678	\$212,620	97.65
114	TEACHERS INSURANCE COMPANY	0.05	\$305,132	\$300,887	\$162,104	\$181,284	60.25
115	ILLINOIS FOUNDERS INSURANCE COMPANY	0.05	\$295,750	\$283,068	\$95,444	\$128,016	43.68
116	COLONIAL PENN FRANKLIN INSURANCE CO	0.05	\$295,560	\$272,867	\$273,064	\$294,445	107.91
117	GENERAL CASUALTY CO OF ILLINOIS	0.05	\$283,363	\$89,328	\$39,634	\$59,459	66.56
118	TRADERS INSURANCE COMPANY	0.05	\$281,389	\$276,640	\$147,246	\$146,257	52.87
119	AMERISURE INSURANCE COMPANY	0.05	\$277,823	\$386,190	\$236,288	\$214,146	55.45
120	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$265,409	\$268,352	\$176,874	\$173,412	64.62
121	UNITED SECURITY INSURANCE COMPANY	0.05	\$260,286	\$224,651	\$242,520	\$298,497	132.87
122	HAWKEYE SECURITY INSURANCE COMPANY	0.05	\$257,922	\$237,728	\$256,131	\$281,145	118.28
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04	\$251,538	\$227,952	\$150,463	\$142,230	62.39
124	AMEX ASSURANCE COMPANY	0.04	\$250,254	\$243,058	\$204,645	\$195,245	80.33
125	METROPOLITAN CASUALTY INS CO	0.04	\$243,252	\$246,762	\$146,684	\$150,663	61.06
126	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$243,094	\$191,459	\$144,338	\$177,463	92.69
127	TIG PREMIER INSURANCE COMPANY	0.04	\$242,772	\$146,937	\$151,252	\$264,752	180.18
128	AMERICAN BANKERS INS CO OF FLORIDA	0.04	\$242,666	\$264,351	\$112,581	\$28,612	10.82
129	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$233,313	\$224,849	\$167,641	\$173,246	77.05
130	MIDWEST MUTUAL INSURANCE CO	0.04	\$228,172	\$220,845	\$132,470	\$149,915	67.88

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	COLONIAL INSURANCE CO OF CALIFORNIA	0.04	\$216,737	\$222,047	\$165,732	\$91,501	41.21
132	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$216,494	\$200,711	\$130,080	\$126,841	63.20
133	LIBERTY INSURANCE CORPORATION	0.04	\$203,515	\$136,210	\$71,729	\$71,729	52.66
134	REGENT INSURANCE COMPANY	0.04	\$203,263	\$249,498	\$198,656	\$198,882	79.71
135	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$200,128	\$193,913	\$77,435	\$86,376	49.70
136	AMERICAN RELIABLE INSURANCE COMPANY	0.03	\$196,418	\$199,649	\$56,235	\$67,210	33.66
137	GREAT NORTHERN INSURANCE COMPANY	0.03	\$186,052	\$138,140	\$188,210	\$190,948	138.23
138	NATIONAL ALLIANCE INSURANCE CO	0.03	\$182,240	\$167,297	\$113,617	\$113,699	67.96
139	VIKING INSURANCE COMPANY OF WI	0.03	\$164,078	\$164,468	\$81,963	\$79,118	48.11
140	PROVIDIAN AUTO AND HOME INSURANCE CO	0.03	\$163,948	\$185,031	\$136,154	\$116,117	62.76
141	UNITED STATES FIDELITY & GUARANTY CO	0.03	\$161,366	\$184,251	\$92,543	\$89,927	48.81
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	\$158,604	\$178,419	\$121,736	\$83,932	47.04
143	ALLIED MUTUAL INS CO	0.03	\$151,096	\$143,367	\$70,521	\$73,774	51.46
144	DIRECT AUTO INDEMNITY CO	0.03	\$149,323	\$149,467	\$104,786	\$105,980	70.91
145	OHIO CASUALTY INSURANCE COMPANY	0.03	\$149,204	\$147,244	\$92,169	\$88,494	60.10
146	HORACE MANN INSURANCE COMPANY	0.03	\$147,619	\$150,207	\$74,751	\$87,209	58.06
147	PAFCO GENERAL INSURANCE COMPANY	0.03	\$143,659	\$92,406	\$25,894	\$37,526	40.61
148	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$133,998	\$112,607	\$56,008	\$43,021	38.20
149	TRAVELERS CASUALTY AND SURETY CO	0.02	\$131,757	\$169,544	\$187,260	\$314,351	185.41
150	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02	\$126,373	\$86,822	\$79,378	\$80,514	92.73
151	COLONIAL PENN INSURANCE COMPANY	0.02	\$124,159	\$120,887	\$128,255	\$147,817	122.28
152	UNITED FIRE AND CASUALTY COMPANY	0.02	\$124,020	\$119,165	\$87,264	\$84,090	70.57
153	MIDLAND RISK INSURANCE COMPANY	0.02	\$122,135	\$111,226	\$35,040	\$38,619	34.72
154	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$106,997	\$121,228	\$113,967	\$113,300	93.46
155	HARTFORD CASUALTY INS CO	0.02	\$106,399	\$114,002	\$74,039	\$69,373	60.85
156	ELECTRIC INSURANCE COMPANY	0.02	\$102,537	\$86,671	\$16,734	\$20,534	23.69
157	EAGLE AMERICAN INSURANCE COMPANY	0.02	\$97,831	\$107,582	\$114,004	\$94,044	87.42
158	INFINITY INSURANCE COMPANY	0.02	\$96,345	\$103,526	\$62,756	\$81,179	78.41
159	HANOVER INSURANCE COMPANY THE	0.02	\$92,611	\$105,203	\$59,564	\$64,256	61.08
160	TRAVELERS CASUALTY & SUR CO OF AMERI	0.02	\$89,068	\$126,002	\$0	\$0	0.00
161	TRAVCO INSURANCE COMPANY	0.01	\$80,487	\$41,072	\$11,970	\$16,093	39.18
162	FARMERS ALLIANCE MUTUAL INS CO	0.01	\$77,962	\$70,412	\$23,488	\$23,488	33.36
163	WARNER INSURANCE COMPANY	0.01	\$75,950	\$56,180	\$74,474	\$73,671	131.13
164	CONTINENTAL WESTERN INSURANCE CO	0.01	\$73,735	\$76,621	\$64,980	\$70,340	91.80
165	UNIVERSAL UNDERWRITERS INS CO	0.01	\$73,689	\$67,184	\$51,548	\$58,940	87.73
166	AMERICAN AUTOMOBILE INSURANCE CO	0.01	\$63,296	\$56,886	\$0	(\$20,305)	-35.69
167	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$59,356	\$56,074	\$62,499	\$23,722	42.30
168	AMERICAN SECURITY INSURANCE COMPANY	0.01	\$58,074	\$146,459	\$52,624	\$45,721	31.22
169	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$54,452	\$65,818	\$30,908	\$27,917	42.42
170	FARM AND CITY INSURANCE COMPANY	0.01	\$49,639	\$45,383	\$26,740	\$35,664	78.58
171	MERASTAR INSURANCE COMPANY	0.01	\$48,887	\$49,762	\$86,257	\$83,348	167.49
172	FOREMOST INSURANCE CO	0.01	\$42,843	\$42,224	\$20,774	\$32,435	76.82
173	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$41,710	\$40,068	\$21,329	\$18,875	47.11
174	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$40,168	\$41,904	\$26,281	\$27,833	66.42
175	ALLIANCE INSURANCE COMPANY INC	0.01	\$37,369	\$29,554	\$24,222	\$26,472	89.57
176	AMERICAN AND FOREIGN INSURANCE CO	0.01	\$36,501	\$32,220	\$17,723	\$17,830	55.34
177	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$31,349	\$28,598	\$17,786	\$21,694	75.86
178	ARMED FORCES INSURANCE EXCHANGE	0.00	\$28,007	\$27,800	\$2,929	\$2,984	10.73
179	COUNTRY CASUALTY INS CO	0.00	\$27,047	\$25,414	\$12,754	\$12,454	49.00
180	KANSAS CITY FIRE & MARINE INS CO	0.00	\$26,339	\$28,856	\$16,735	\$18,688	64.76
181	GRINNELL SELECT INSURANCE COMPANY	0.00	\$26,015	\$15,565	\$10,007	\$11,013	70.75
182	MARYLAND CASUALTY COMPANY	0.00	\$23,316	\$38,340	\$37,258	\$35,383	92.29
183	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$20,467	\$12,266	\$7,319	\$15,923	129.81
184	USAA GENERAL INDEMNITY COMPANY	0.00	\$19,860	\$4,261	\$0	\$52	1.22
185	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$19,409	\$20,689	\$8,104	\$6,996	33.82
186	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$19,262	\$19,356	\$20,390	\$1,537	7.94
187	GLENS FALLS INSURANCE COMPANY THE	0.00	\$19,231	\$19,869	\$3,276	\$3,622	18.23
188	FARMINGTON CASUALTY COMPANY	0.00	\$19,022	\$22,744	\$0	\$0	0.00
189	TWIN CITY FIRE INS CO	0.00	\$18,897	\$20,019	(\$2,849)	(\$2,828)	-14.13
190	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$18,097	\$13,558	\$10,453	\$10,421	76.86
191	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$15,929	\$4,960	\$0	\$77	1.55
192	MIDWESTERN INSURANCE COMPANY	0.00	\$15,829	\$19,421	\$6,926	\$11,218	57.76
193	CENTENNIAL INSURANCE COMPANY	0.00	\$14,859	\$14,786	\$6,469	\$6,434	43.51
194	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$13,032	\$66,862	\$42,466	(\$20,657)	-30.89
195	GREAT AMERICAN INSURANCE COMPANY	0.00	\$10,633	\$9,328	\$90	(\$1,114)	-11.94

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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$9,419	\$12,493	\$0	\$0	0.00
197	AMERICAN INDEMNITY COMPANY	0.00	\$7,794	\$6,843	\$7,021	\$7,021	102.60
198	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$7,161	\$6,256	\$0	\$207	3.31
199	CINCINNATI CASUALTY COMPANY THE	0.00	\$6,664	\$6,511	(\$332)	(\$332)	-5.10
200	AEGIS SECURITY INSURANCE COMPANY	0.00	\$6,657	\$6,579	\$2,448	\$1,558	23.68
201	PRUDENTIAL GENERAL INS CO	0.00	\$5,441	\$5,615	\$2,168	\$2,168	38.61
202	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$5,298	\$3,717	\$9,452	\$9,448	254.18
203	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$4,964	\$5,600	\$284	\$287	5.13
204	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$4,599	\$4,903	\$3,009	\$2,724	55.56
205	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$4,040	\$2,689	\$1,357	\$1,581	58.80
206	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$3,494	\$3,711	\$0	\$0	0.00
207	OMNI INSURANCE COMPANY	0.00	\$3,292	\$76	\$0	\$0	0.00
208	WORKMENS AUTO INSURANCE COMPANY	0.00	\$3,179	\$8,698	\$0	\$0	0.00
209	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$3,176	\$3,756	\$2,639	\$2,639	70.26
210	INTERNATIONAL INDEMNITY COMPANY	0.00	\$2,621	\$12,506	\$10,017	(\$23,034)	-184.18
211	AMERICAN PROTECTION INSURANCE CO	0.00	\$2,545	\$3,659	\$0	(\$194)	-5.30
212	ROYAL INDEMNITY COMPANY	0.00	\$2,392	\$2,474	\$58	\$59	2.38
213	NATIONAL INSURANCE UNDERWRITERS	0.00	\$2,311	\$4,651	\$9,834	\$8,334	179.19
214	NONPROFITS INS ASSN AN INTERINS EXCH	0.00	\$2,196	\$1,922	\$2,294	\$1,997	103.90
215	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$2,177	\$52,821	\$49,207	\$27,090	51.29
216	SAFEGUARD INSURANCE COMPANY	0.00	\$2,014	\$1,988	\$0	(\$1)	-0.05
217	CINCINNATI INDEMNITY COMPANY INC	0.00	\$1,778	\$1,489	\$801	\$801	53.79
218	HAULERS INSURANCE COMPANY INC	0.00	\$1,392	\$456	\$0	\$0	0.00
219	COMMERCIAL UNION INSURANCE COMPANY	0.00	\$1,222	\$1,402	\$306	\$138	9.84
220	CASUALTY RECIPROCAL EXCHANGE	0.00	\$1,093	\$9,143	\$7,680	\$8,810	96.36
221	AMERICAN CASUALTY CO OF READING PA	0.00	\$1,048	\$1,512	\$1,045	(\$225)	-14.88
222	FIREMANS FUND INSURANCE COMPANY	0.00	\$998	\$1,447	\$1,003	\$2,709	187.21
223	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$894	\$894	\$0	\$8	0.89
224	ALPHA PROPERTY & CASUALTY INS CO	0.00	\$868	(\$24,906)	\$0	\$0	0.00
225	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$839	\$1,033	\$706	\$528	51.11
226	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$759	\$115	\$0	\$0	0.00
227	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$733	\$842	\$523	\$516	61.28
228	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$633	\$1,034	\$562	\$367	35.49
229	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$458	\$439	(\$644)	(\$690)	-157.18
230	ASSOCIATED INDEMNITY CORPORATION	0.00	\$256	\$396	(\$8,496)	\$59,701	15076.01
231	AIU INSURANCE COMPANY	0.00	\$244	\$43	\$0	\$4	9.30
232	MOTORS INSURANCE CORPORATION	0.00	\$227	\$248	\$184	\$160	64.52
233	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$172	\$1,384	\$0	\$0	0.00
234	TRAVELERS CASUALTY CO OF CT	0.00	\$172	\$243	\$0	\$41	16.87
235	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$107	\$315	(\$17,504)	(\$17,504)	-5556.83
236	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$93	\$64	(\$1,407)	(\$1,088)	-1700.00
237	STANDARD FIRE INSURANCE COMPANY	0.00	\$44	\$571	\$0	\$0	0.00
238	OHIO SECURITY INSURANCE COMPANY	0.00	\$24	\$57	\$0	(\$32)	-56.14
239	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$8	\$8	(\$328)	(\$1,553)	-19412.50
240	BITUMINOUS CASUALTY CORPORATION	0.00	\$4	\$4	\$1	\$1	25.00
241	CUMIS INSURANCE SOCIETY INC	0.00	\$4	\$4	\$3	\$3	75.00
242	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$4	\$0	\$4	\$4	N/A
243	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$1	\$1	\$1	\$1	100.00
244	ZURICH INSURANCE COMPANY	0.00	\$1	\$1	\$1	\$1	100.00
245	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$14)	N/A
246	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	(\$225)	\$374	N/A
247	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	(\$697)	\$7,322	N/A
248	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$131	(\$280)	(\$280)	-213.74
249	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$155	N/A
250	CALIFORNIA COMPENSATION INS CO	0.00	\$0	\$0	\$151	\$151	N/A
251	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	(\$1)	\$0	\$0	0.00
252	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	(\$327)	(\$327)	N/A
253	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
254	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$51	\$0	\$0	0.00
255	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$21	N/A
256	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	(\$200)	(\$197)	N/A
257	GULF INSURANCE COMPANY	0.00	\$0	\$0	(\$1,583)	(\$1,583)	N/A
258	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	(\$1,330)	(\$1,330)	N/A
259	INSURANCE COMPANY OF ILLINOIS	0.00	\$0	\$0	(\$287)	(\$287)	N/A
260	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	MONTGOMERY WARD INSURANCE COMPANY	0.00	\$0	\$0	(\$558)	(\$558)	N/A
262	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$0	\$0	(\$312)	N/A
263	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	(\$250)	\$1,689	N/A
264	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	\$0	\$0	(\$62)	N/A
265	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$0	\$37	N/A
266	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$1	\$0	\$0	0.00
267	NORTHLAND INSURANCE COMPANY	0.00	\$0	\$0	(\$50)	(\$50)	N/A
268	OLD REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
269	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$0	\$0	(\$282)	(\$291)	N/A
270	PLAINS INSURANCE COMPANY	0.00	\$0	\$4,420	\$0	(\$603)	-13.64
271	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	\$64	N/A
272	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	(\$40)	N/A
273	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$866)	N/A
274	TIG COUNTRYWIDE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$6,000	N/A
275	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	\$0	\$0	\$0	\$7	N/A
276	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	\$129	N/A
277	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$546	(\$44)	(\$1,952)	-357.51
278	TIG INSURANCE COMPANY	-0.00	(\$10)	(\$10)	(\$17)	(\$189)	1890.00
279	THOMAS JEFFERSON INSURANCE COMPANY	-0.00	(\$11)	(\$12)	\$0	\$0	0.00
280	JOHN DEERE INSURANCE COMPANY	-0.00	(\$22)	(\$19)	(\$7)	\$614	-3231.58
281	MARKEL INSURANCE COMPANY	-0.00	(\$63)	\$7,149	\$1,681	\$2,269	31.74
282	CONTINENTAL CASUALTY COMPANY	-0.00	(\$145)	\$1,765	(\$7,393)	(\$9,346)	-529.52
283	EMPIRE FIRE AND MARINE INSURANCE CO	-0.00	(\$358)	\$3,800	\$1,362	(\$414)	-10.89
284	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$578)	\$890	\$239	\$109	12.25
285	CITIZENS SECURITY MUTUAL INS CO	-0.00	(\$5,057)	\$0	\$0	(\$118)	N/A
286	STANDARD GUARANTY INSURANCE COMPANY	-0.08	(\$458,875)	\$330,221	\$107,294	(\$81,338)	-24.63
TOTAL		100.00	\$567,666,484	\$576,673,957	\$378,633,902	\$381,514,405	66.16

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	10.19	\$4,757,766	\$4,702,675	\$2,482,440	\$2,508,843	53.35
2	MOTORS INSURANCE CORPORATION	5.54	\$2,586,862	\$2,586,862	\$2,384,316	\$2,263,802	87.51
3	FEDERATED MUTUAL INSURANCE COMPANY	4.34	\$2,026,827	\$1,956,510	\$911,164	\$898,489	45.92
4	AMERICAN STATES INSURANCE COMPANY	3.70	\$1,726,163	\$1,805,447	\$830,279	\$778,128	43.10
5	GREAT WEST CASUALTY COMPANY	3.12	\$1,458,192	\$1,461,782	\$346,917	\$347,845	23.80
6	INTERSTATE INDEMNITY COMPANY	3.06	\$1,428,698	\$1,256,074	\$397,721	\$882,718	70.28
7	UNIVERSAL UNDERWRITERS INS CO	2.94	\$1,371,683	\$1,371,683	\$981,365	\$1,060,238	77.29
8	NATIONAL SURETY CORPORATION	2.76	\$1,290,909	\$1,262,457	\$290,161	\$266,477	21.11
9	ASSOCIATES INSURANCE COMPANY	2.26	\$1,053,643	\$907,053	\$285,094	\$282,352	31.13
10	CHRYSLER INSURANCE COMPANY	2.23	\$1,039,900	\$1,365,164	\$762,982	\$819,139	60.00
11	AUTO OWNERS INSURANCE CO MUTUAL	2.18	\$1,017,875	\$944,786	\$407,252	\$606,859	64.23
12	VANLINER INSURANCE COMPANY	2.17	\$1,011,911	\$1,013,560	\$269,829	\$282,431	27.87
13	AMERICAN FAMILY MUTUAL INS CO	1.84	\$860,889	\$843,584	\$419,297	\$406,065	48.14
14	TRAVELERS PROPERTY CASUALTY INS CO	1.78	\$832,437	\$843,642	\$1,795,024	\$1,730,050	205.07
15	TRAVELERS INDEMNITY CO OF ILLINOIS	1.61	\$753,063	\$589,953	\$175,517	\$210,152	35.62
16	LIBERTY MUTUAL FIRE INSURANCE CO	1.55	\$723,762	\$710,674	\$209,475	\$209,475	29.48
17	UNITED FIRE AND CASUALTY COMPANY	1.49	\$693,655	\$767,460	\$345,921	\$352,188	45.89
18	EMPIRE FIRE AND MARINE INSURANCE CO	1.34	\$625,664	\$637,512	\$231,569	\$233,602	36.64
19	BALBOA INSURANCE COMPANY	1.34	\$624,289	\$619,505	\$425,428	\$417,639	67.41
20	AMERICAN ECONOMY INSURANCE COMPANY	1.27	\$593,051	\$587,922	\$308,482	\$313,154	53.26
21	CONTINENTAL WESTERN INSURANCE CO	1.19	\$556,637	\$527,217	\$186,834	\$232,787	44.15
22	MIC PROPERTY AND CASUALTY INS CORP	1.15	\$536,812	\$641,444	\$159,630	\$103,637	16.16
23	FARMERS INSURANCE EXCHANGE	1.14	\$532,852	\$502,246	\$47,577	\$44,077	8.78
24	JOHN DEERE INSURANCE COMPANY	1.04	\$486,366	\$465,434	\$277,022	\$218,788	47.01
25	NORTHLAND INSURANCE COMPANY	1.03	\$481,314	\$499,565	\$59,913	\$70,515	14.12
26	ST PAUL FIRE & MARINE INSURANCE CO	1.02	\$476,537	\$377,871	\$104,978	\$67,792	17.94
27	TRANSPORTATION INSURANCE COMPANY	1.00	\$468,570	\$350,608	\$210,602	\$30,765	8.77
28	CLARENDON NATIONAL INS CO	1.00	\$467,775	\$482,935	\$298,931	\$361,493	74.85
29	AMERICAN AUTOMOBILE INSURANCE CO	0.98	\$455,646	\$448,733	\$45,555	\$55,168	12.29
30	RELIANCE INSURANCE COMPANY	0.97	\$453,394	\$428,938	\$316,528	\$320,224	74.66
31	VESTA FIRE INSURANCE CORP	0.89	\$414,746	\$385,185	\$341,534	\$343,408	89.15
32	GRINNELL MUTUAL REINSURANCE COMPANY	0.86	\$399,883	\$389,880	\$188,343	\$189,160	48.52
33	FEDERAL INSURANCE COMPANY	0.84	\$393,486	\$385,475	\$129,263	\$124,182	32.22
34	CONTINENTAL CASUALTY COMPANY	0.80	\$375,267	\$376,116	\$185,836	\$90,930	24.18
35	NATIONWIDE AGRIBUSINESS INS CO	0.80	\$373,916	\$413,878	\$381,400	\$293,837	71.00
36	CINCINNATI INS CO THE	0.79	\$367,652	\$322,394	\$211,006	\$188,998	58.62
37	PAFCO GENERAL INSURANCE COMPANY	0.76	\$354,421	\$226,708	\$179,757	\$191,674	84.55
38	TRUCK INSURANCE EXCHANGE	0.70	\$328,813	\$278,388	\$97,185	\$68,185	24.49
39	SHELTER GENERAL INS CO	0.67	\$312,544	\$308,637	\$34,221	\$86,168	27.92
40	HARTFORD FIRE INSURANCE COMPANY	0.66	\$309,442	\$318,504	\$98,768	\$92,591	29.07
41	CENTENNIAL INSURANCE COMPANY	0.66	\$307,807	\$165,143	\$39,752	\$48,374	29.29
42	UNITED STATES FIDELITY & GUARANTY CO	0.62	\$290,915	\$364,200	\$168,935	\$178,144	48.91
43	CAMERON MUTUAL INSURANCE COMPANY	0.62	\$288,245	\$283,415	\$180,283	\$157,942	55.73
44	ALLIED MUTUAL INS CO	0.61	\$285,073	\$269,991	\$122,782	\$137,825	51.05
45	HAWKEYE SECURITY INSURANCE COMPANY	0.56	\$262,803	\$272,627	\$181,188	\$148,597	54.51
46	REDLAND INSURANCE COMPANY	0.56	\$260,736	\$286,474	\$134,215	\$153,796	53.69
47	EMPLOYERS MUTUAL CASUALTY COMPANY	0.54	\$253,252	\$235,176	\$79,172	\$78,909	33.55
48	SHELTER MUTUAL INSURANCE CO	0.48	\$224,509	\$224,532	\$61,139	\$166,512	74.16
49	REGENT INSURANCE COMPANY	0.46	\$215,282	\$200,719	\$282,977	\$282,842	140.91
50	AMERICAN ALTERNATIVE INS CORP	0.46	\$214,158	\$185,621	\$42,391	\$257,816	138.79
51	LINCOLN GENERAL INSURANCE CO	0.45	\$211,982	\$241,439	\$130,266	\$138,639	57.42
52	WEST AMERICAN INSURANCE COMPANY	0.45	\$210,405	\$195,981	\$112,931	\$132,745	67.73
53	TRANSCONTINENTAL INSURANCE COMPANY	0.45	\$209,155	\$141,523	\$92,730	\$73,420	51.88
54	HARCO NATIONAL INSURANCE COMPANY	0.43	\$201,121	\$192,242	\$88,935	\$102,277	53.20
55	LIBERTY INSURANCE CORPORATION	0.43	\$200,476	\$217,232	\$46,553	\$46,553	21.43
56	AMERISURE INSURANCE COMPANY	0.41	\$193,484	\$195,239	\$104,404	\$119,875	61.40
57	COLUMBIA MUTUAL INSURANCE CO	0.39	\$184,186	\$166,959	\$82,808	\$71,911	43.07
58	ST PAUL MERCURY INSURANCE COMPANY	0.38	\$178,643	\$170,381	\$61,727	\$49,135	28.84
59	GENERAL CASUALTY CO OF WISCONSIN	0.37	\$175,082	\$148,845	\$41,213	\$42,782	28.74
60	UNITED SECURITY INSURANCE COMPANY	0.37	\$173,206	\$155,139	\$45,446	\$44,133	28.45

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CANAL INSURANCE COMPANY	0.37	\$173,147	\$216,098	\$54,023	\$61,773	28.59
62	PROGRESSIVE NORTHWESTERN INS CO	0.36	\$168,364	\$163,426	\$51,192	\$167,230	102.33
63	PENNSYLVANIA GENERAL INSURANCE CO	0.36	\$168,055	\$136,004	\$40,243	\$43,418	31.92
64	AMERICAN MOTORISTS INSURANCE CO	0.36	\$167,357	\$162,091	\$79,963	\$77,839	48.02
65	GUARANTY NATIONAL INSURANCE COMPANY	0.36	\$165,874	\$164,055	\$70,923	\$80,385	49.00
66	ALLSTATE INSURANCE COMPANY	0.34	\$160,213	\$144,660	\$71,383	\$84,553	58.45
67	GENERAL ACCIDENT INS CO OF AMERICA	0.33	\$154,989	\$147,249	\$29,642	\$23,761	16.14
68	STATE AUTO PROPERTY & CASUALTY INS CO	0.33	\$152,945	\$141,541	\$70,754	\$76,678	54.17
69	EMPLOYERS FIRE INSURANCE COMPANY	0.32	\$149,988	\$143,533	\$73,420	\$78,927	54.99
70	NORTHERN INSURANCE CO OF NEW YORK	0.31	\$143,565	\$205,206	\$273,953	\$299,346	145.88
71	NATIONAL CASUALTY COMPANY	0.30	\$141,939	\$136,160	\$53,287	\$49,858	36.62
72	COMMERCIAL UNION INSURANCE COMPANY	0.30	\$141,892	\$156,751	\$93,372	\$94,113	60.04
73	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.29	\$136,522	\$136,853	\$117,386	\$116,637	85.23
74	CALVERT INSURANCE COMPANY	0.29	\$133,870	\$216,872	\$72,993	\$93,349	43.04
75	FIDELITY AND GUARANTY INSURANCE COMPANY	0.28	\$129,525	\$112,451	\$112,567	\$100,595	89.46
76	ZURICH INSURANCE COMPANY	0.26	\$122,664	\$143,560	\$28,250	\$27,530	19.18
77	TRAVELERS CASUALTY AND SURETY CO	0.26	\$120,065	\$153,448	\$62,545	\$116,878	76.17
78	AMERICAN MANUFACTURERS MUTUAL INS CO	0.26	\$119,368	\$101,379	\$37,303	\$39,264	38.73
79	STATE FARM FIRE AND CASUALTY CO	0.25	\$115,945	\$115,636	\$48,293	\$41,427	35.83
80	FIREMANS FUND INSURANCE COMPANY	0.25	\$114,779	\$128,118	\$43,376	(\$4,892)	-3.82
81	NATIONAL INDEMNITY COMPANY	0.24	\$114,371	\$114,374	\$54,306	\$50,707	44.33
82	HARTFORD CASUALTY INS CO	0.24	\$113,487	\$109,712	\$45,901	\$39,890	36.36
83	FARMLAND MUTUAL INSURANCE COMPANY	0.24	\$113,449	\$94,474	\$194,268	\$204,098	216.04
84	FIDELITY & GUARANTY INS UNDERWRITERS	0.22	\$104,378	\$103,910	\$51,540	\$52,201	50.24
85	TRI STATE INSURANCE CO OF MINNESOTA	0.22	\$103,439	\$88,597	\$106,253	\$107,698	121.56
86	CHURCH MUTUAL INSURANCE COMPANY	0.21	\$97,660	\$95,526	\$55,704	\$54,744	57.31
87	BITUMINOUS CASUALTY CORPORATION	0.20	\$93,715	\$86,773	\$40,723	\$25,043	28.86
88	MICHIGAN MUTUAL INSURANCE COMPANY	0.20	\$93,695	\$105,771	\$75,141	\$82,675	78.16
89	MILLERS MUTUAL INSURANCE ASSOCIATION	0.19	\$90,398	\$96,306	\$34,350	\$27,695	28.76
90	ASSURANCE COMPANY OF AMERICA	0.19	\$87,936	\$93,834	\$112,476	\$108,751	115.90
91	AMERICAN CASUALTY CO OF READING PA	0.19	\$87,599	\$67,082	\$33,220	\$24,039	35.84
92	ATLANTIC MUTUAL INSURANCE COMPANY	0.19	\$86,481	\$98,519	\$29,217	\$29,954	30.40
93	CIGNA INSURANCE COMPANY	0.18	\$82,087	\$73,616	\$77,162	\$196,267	266.61
94	OCCIDENTAL FIRE & CAS CO OF NC	0.17	\$81,708	\$23,352	\$11,742	\$21,105	90.38
95	TRAVELERS INDEMNITY COMPANY	0.17	\$81,450	\$84,993	\$39,643	\$51,524	60.62
96	ALLSTATE INDEMNITY COMPANY	0.17	\$79,593	\$78,154	\$25,940	\$38,785	49.63
97	GREAT NORTHERN INSURANCE COMPANY	0.16	\$74,200	\$63,757	\$20,045	\$21,576	33.84
98	AMERICAN STANDARD INS CO OF WISCONSIN	0.15	\$70,328	\$68,197	\$4,234	\$8,570	12.57
99	MID CENTURY INSURANCE COMPANY	0.15	\$68,992	\$59,522	\$0	\$0	0.00
100	AMCO INSURANCE COMPANY	0.14	\$67,425	\$53,399	\$1,880	\$1,934	3.62
101	AMERICAN GUARANTEE & LIABILITY INS CO	0.14	\$64,237	\$66,886	\$2,439	\$5,382	8.05
102	POTOMAC INSURANCE CO OF ILLINOIS	0.13	\$62,376	\$32,431	\$10,045	\$10,555	32.55
103	ST PAUL PROPERTY & CASUALTY INS CO	0.13	\$61,086	\$52,022	\$20,281	\$20,135	38.70
104	LUMBERMENS MUTUAL CASUALTY CO	0.13	\$60,803	\$57,607	(\$2,872)	(\$790)	-1.37
105	LANCER INSURANCE COMPANY	0.13	\$59,346	\$48,713	\$7,000	(\$174)	-0.36
106	OHIO CASUALTY INSURANCE COMPANY	0.13	\$58,890	\$57,781	\$49,504	\$47,504	82.21
107	NORTHFIELD INSURANCE COMPANY	0.13	\$58,517	\$55,918	\$23,933	\$27,172	48.59
108	LIBERTY MUTUAL INSURANCE COMPANY	0.12	\$58,247	\$57,884	\$16,762	\$16,762	28.96
109	AMERICAN INSURANCE COMPANY THE	0.12	\$57,364	\$64,662	\$17,781	(\$171,290)	-264.90
110	PREFERRED RISK MUTUAL INSURANCE CO	0.12	\$57,325	\$61,080	\$40,503	\$34,735	56.87
111	VALIANT INS CO	0.12	\$56,181	\$43,710	\$18,032	\$5,339	12.21
112	RANGER INSURANCE COMPANY	0.12	\$55,617	\$53,961	\$17,001	\$17,616	32.65
113	TIG INSURANCE COMPANY	0.12	\$55,464	\$82,986	\$117,952	\$96,709	116.54
114	TRAVELERS INDEMNITY CO OF AMERICA	0.12	\$54,841	\$67,062	\$12,018	\$28,984	43.22
115	AGRICULTURAL INSURANCE COMPANY	0.12	\$53,810	\$53,352	\$11,073	\$18,227	34.16
116	TWIN CITY FIRE INS CO	0.11	\$49,050	\$53,260	\$18,090	\$15,573	29.24
117	FARMERS ALLIANCE MUTUAL INS CO	0.10	\$48,837	\$45,039	\$17,687	\$19,187	42.60
118	PHOENIX INSURANCE COMPANY THE	0.10	\$48,495	\$46,103	\$22,715	\$23,680	51.38
119	ATHENA ASSURANCE COMPANY	0.10	\$47,798	\$31,354	\$474	\$3,095	9.87
120	TRAVELERS CASUALTY & SUR CO OF AMERI	0.10	\$46,898	\$65,048	\$143,874	\$181,630	279.22

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.10	\$46,285	\$45,177	\$0	\$0	0.00
122	SECURA INSURANCE A MUTUAL COMPANY	0.09	\$43,397	\$53,074	\$50,651	\$50,655	95.44
123	FARMERS AND MERCHANTS INSURANCE CO	0.09	\$43,241	\$50,886	\$17,049	\$27,559	54.16
124	CITIZENS SECURITY MUTUAL INS CO	0.09	\$41,952	\$36,715	\$17,916	\$19,833	54.02
125	BROTHERHOOD MUTUAL INSURANCE CO	0.09	\$41,614	\$39,768	\$26,248	\$32,405	81.49
126	NORTHWESTERN NATIONAL CASUALTY CO	0.09	\$41,272	\$39,705	\$14,809	\$14,809	37.30
127	CITIZENS INSURANCE COMPANY OF AMERICA	0.09	\$40,922	\$63,474	\$27,281	\$19,369	30.51
128	LEADER NATIONAL INSURANCE CO	0.09	\$40,733	\$44,095	\$47,220	\$35,202	79.83
129	VALLEY FORGE INSURANCE COMPANY	0.08	\$37,873	\$40,607	\$29,995	\$17,760	43.74
130	INTEGON NATIONAL INSURANCE COMPANY	0.08	\$37,422	\$34,605	\$2,810	\$3,727	10.77
131	TRAVELERS CASUALTY AND SURETY CO OF IL	0.08	\$36,915	\$49,801	\$14,972	\$14,972	30.06
132	SENTRY INSURANCE A MUTUAL COMPANY	0.08	\$36,433	\$32,362	(\$67,486)	(\$60,412)	-186.68
133	INDIANA LUMBERMENS MUTUAL INS CO	0.08	\$36,402	\$36,961	\$23,867	\$24,138	65.31
134	WAUSAU UNDERWRITERS INS CO	0.08	\$35,888	\$41,585	\$14,946	\$16,194	38.94
135	MARYLAND CASUALTY COMPANY	0.08	\$35,765	\$37,097	\$17,023	\$26,378	71.11
136	LEGION INSURANCE COMPANY	0.07	\$34,073	\$29,898	\$6,473	\$5,877	19.66
137	GREAT DIVIDE INSURANCE COMPANY	0.07	\$33,925	\$31,518	\$51,385	\$32,876	104.31
138	BITUMINOUS FIRE AND MARINE INS CO	0.07	\$33,494	\$21,278	\$25,368	\$33,480	157.35
139	SAFECO INSURANCE CO OF AMERICA	0.07	\$31,632	\$36,279	\$17,886	\$17,860	49.23
140	TITAN INDEMNITY COMPANY	0.07	\$31,089	\$30,455	\$31,183	\$32,371	106.29
141	REPUBLIC WESTERN INS CO	0.06	\$30,164	\$31,747	\$11,162	\$15,877	50.01
142	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.06	\$29,390	\$30,356	\$13,744	(\$906)	-2.98
143	ROYAL INSURANCE COMPANY OF AMERICA	0.06	\$28,166	\$40,774	\$11,098	\$11,314	27.75
144	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.06	\$27,595	\$33,457	\$350	\$2,216	6.62
145	MINNESOTA FIRE AND CASUALTY COMPANY	0.06	\$27,344	\$28,711	\$400	\$400	1.39
146	UNITED PACIFIC INSURANCE COMPANY	0.06	\$27,038	\$17,426	\$10,139	\$10,139	58.18
147	EVEREST NATIONAL INSURANCE COMPANY	0.06	\$27,031	\$29,436	\$0	\$0	0.00
148	MASSACHUSETTS BAY INS CO	0.06	\$27,000	\$35,812	\$26,612	\$15,383	42.95
149	SECURITY NATIONAL INSURANCE COMPANY	0.05	\$25,034	\$22,443	\$17,976	\$17,866	79.61
150	WAUSAU BUSINESS INSURANCE COMPANY	0.05	\$24,222	\$24,750	\$13,951	\$14,519	58.66
151	PROGRESSIVE CASUALTY INSURANCE CO	0.05	\$23,325	\$31,571	\$21,893	\$22,087	69.96
152	BANKERS STANDARD INSURANCE COMPANY	0.05	\$21,543	\$26,388	\$29,303	\$35,024	132.73
153	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05	\$21,400	\$20,618	\$6,800	\$6,801	32.99
154	FIDELITY AND DEPOSIT CO MARYLAND	0.04	\$20,630	\$21,549	\$12,555	\$11,627	53.96
155	ZURICH AMERICAN INS CO OF ILLINOIS	0.04	\$20,476	\$17,252	\$0	\$764	4.43
156	TRI STATE INSURANCE COMPANY	0.04	\$20,421	\$39,337	\$21,146	\$39,529	100.49
157	FIREMANS FUND INS CO OF WISCONSIN	0.04	\$18,592	\$20,629	\$12,728	\$7,279	35.29
158	SAGAMORE INSURANCE COMPANY	0.04	\$17,359	\$7,664	\$0	\$0	0.00
159	AMERICAN NATIONAL FIRE INSURANCE CO	0.04	\$16,999	\$19,606	\$18,859	\$19,131	97.58
160	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.03	\$15,229	\$15,516	\$22,699	\$27,632	178.09
161	CIGNA FIRE UNDERWRITERS INS CO	0.03	\$14,753	\$11,280	\$4,360	\$6,660	59.04
162	NATIONAL FIRE INS CO OF HARTFORD	0.03	\$14,708	\$23,885	\$1,803	\$96	0.40
163	CHARTER OAK FIRE INSURANCE CO THE	0.03	\$12,980	\$4,369	\$971	\$748	17.12
164	NATIONAL INTERSTATE INSURANCE COMPANY	0.03	\$12,765	\$14,390	\$3,460	\$3,460	24.04
165	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03	\$12,032	\$29,162	\$579	\$4,673	16.02
166	FIREMENS INS CO OF NEWARK NEW JERSEY	0.03	\$12,019	\$14,065	\$0	\$0	0.00
167	GENERAL INSURANCE CO OF AMERICA	0.02	\$11,367	\$11,477	\$9,327	\$8,569	74.66
168	ARGONAUT GREAT CENTRAL INSURANCE CO	0.02	\$11,256	\$9,046	\$5,209	\$9,130	100.93
169	FARMINGTON CASUALTY COMPANY	0.02	\$11,127	\$13,150	\$35,458	\$24,060	182.97
170	HANOVER INSURANCE COMPANY THE	0.02	\$10,852	\$16,247	\$40,096	\$39,955	245.92
171	COLORADO CASUALTY INSURANCE COMPANY	0.02	\$10,117	\$7,381	\$3,502	\$3,265	44.24
172	TIG INDEMNITY COMPANY	0.02	\$9,959	\$8,581	\$1,389	\$1,389	16.19
173	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02	\$9,841	\$25,585	\$11,454	\$11,260	44.01
174	GRAIN DEALERS MUTUAL INSURANCE CO	0.02	\$9,781	\$10,751	\$1,270	\$1,240	11.53
175	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$9,750	\$10,346	\$4,598	\$4,524	43.73
176	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.02	\$9,695	\$6,320	\$15,734	\$15,734	248.96
177	GREAT AMERICAN INSURANCE COMPANY	0.02	\$9,606	\$10,038	\$245	(\$101)	-1.01
178	CONNECTICUT INDEMNITY COMPANY THE	0.02	\$9,590	\$10,652	\$1,481	\$1,481	13.90
179	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02	\$9,378	\$9,020	\$1,648	\$1,943	21.54
180	NN INSURANCE COMPANY	0.02	\$9,254	\$9,855	\$1,086	\$1,086	11.02

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	GATEWAY INSURANCE COMPANY	0.02	\$8,699	\$11,634	\$11,832	\$13,184	113.32
182	AMERICAN AND FOREIGN INSURANCE CO	0.02	\$8,460	\$8,894	\$349	(\$14,660)	-164.83
183	SUMITOMO MARINE & FIRE INS CO LTD	0.01	\$6,809	\$6,513	\$0	\$14	0.21
184	COREGIS INSURANCE COMPANY	0.01	\$6,711	\$9,728	\$17,651	\$19,832	203.87
185	AMERICAN EMPLOYERS INSURANCE CO	0.01	\$6,506	\$4,369	\$1,948	\$2,193	50.19
186	INSURANCE COMPANY OF NORTH AMERICA	0.01	\$6,406	\$6,412	\$3,495	(\$143)	-2.23
187	WINDSOR INSURANCE COMPANY	0.01	\$6,206	\$5,068	\$1,476	\$1,476	29.12
188	ROYAL INDEMNITY COMPANY	0.01	\$6,160	\$11,600	\$849	\$922	7.95
189	MARKEL INSURANCE COMPANY	0.01	\$6,132	\$5,634	\$13,771	\$14,319	254.15
190	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$5,829	\$5,274	\$699	\$488	9.25
191	NATIONAL FARMERS UNION STANDARD INS CO	0.01	\$5,334	\$5,839	\$32,299	\$32,317	553.47
192	MID CONTINENT CASUALTY COMPANY	0.01	\$5,263	\$6,275	\$0	\$0	0.00
193	HARTFORD UNDERWRITERS INSURANCE CO	0.01	\$5,094	\$5,379	\$1,054	(\$558)	-10.37
194	PRUDENTIAL GENERAL INS CO	0.01	\$4,713	\$18,424	\$0	(\$3,658)	-19.85
195	SCOTTSDALE INDEMNITY COMPANY	0.01	\$4,702	\$3,934	\$2,314	\$2,325	59.10
196	AMERICAN INDEMNITY COMPANY	0.01	\$4,675	\$3,304	\$217	\$217	6.57
197	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01	\$4,552	\$6,083	\$2,178	\$2,178	35.80
198	UTICA MUTUAL INSURANCE COMPANY	0.01	\$4,198	\$3,870	\$1,711	\$1,711	44.21
199	NORTHERN ASSURANCE CO OF AMERICA	0.01	\$4,024	\$2,740	\$0	\$188	6.86
200	ST PAUL GUARDIAN INSURANCE COMPANY	0.01	\$3,910	\$3,045	\$0	(\$16)	-0.53
201	CENTURY-NATIONAL INSURANCE COMPANY	0.01	\$3,864	\$7,972	\$638	\$352	4.42
202	GLOBE INDEMNITY COMPANY	0.01	\$3,429	\$2,953	\$1,386	\$1,403	47.51
203	OLD REPUBLIC INSURANCE COMPANY	0.01	\$3,076	\$3,745	\$271	\$156	4.17
204	STATE NATIONAL INSURANCE COMPANY INC	0.01	\$3,055	\$28,276	\$14,685	\$13,951	49.34
205	TRANSNATIONAL INS CO OF AMERICA INC	0.01	\$2,952	\$2,287	\$0	\$1,148	50.20
206	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$2,473	\$1,572	\$0	\$0	0.00
207	CONTINENTAL INSURANCE COMPANY THE	0.01	\$2,393	\$10,633	\$19,732	\$2,615	24.59
208	ECONOMY FIRE & CASUALTY COMPANY	0.00	\$2,190	\$5,030	\$9,634	\$5,829	115.88
209	CAROLINA CASUALTY INSURANCE COMPANY	0.00	\$2,165	\$3,000	\$52,805	\$10,297	343.23
210	FIRST NATIONAL INS CO OF AMERICA	0.00	\$2,111	\$2,913	\$0	(\$951)	-32.65
211	VANGUARD INSURANCE COMPANY	0.00	\$2,068	\$2,062	\$0	\$318	15.42
212	ULICO CASUALTY COMPANY	0.00	\$1,988	\$1,887	\$155	\$1,104	58.51
213	VIGILANT INSURANCE COMPANY	0.00	\$1,986	\$2,268	\$0	\$46	2.03
214	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$1,923	\$3,486	\$5,984	\$1,383	39.67
215	ASSOCIATED INDEMNITY CORPORATION	0.00	\$1,912	\$1,687	\$0	(\$3,412)	-202.25
216	NORTHBROOK NATIONAL INS CO	0.00	\$1,901	\$9,984	\$217	\$837	8.38
217	ECONOMY PREFERRED INSURANCE COMPANY	0.00	\$1,831	\$5,414	\$695	(\$2,757)	-50.92
218	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$1,826	\$2,798	\$0	(\$2)	-0.07
219	NORTH AMERICAN SPECIALTY INS CO	0.00	\$1,769	\$21,516	(\$567)	(\$3,373)	-15.68
220	GULF INSURANCE COMPANY	0.00	\$1,644	\$2,164	\$0	\$0	0.00
221	AMERICAN PROTECTION INSURANCE CO	0.00	\$1,582	\$810	\$0	\$0	0.00
222	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$1,473	\$1,163	\$0	(\$102)	-8.77
223	CREDIT GENERAL INS CO	0.00	\$1,461	\$1,461	\$0	\$1,076	73.65
224	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$1,417	\$9,372	\$1,233	(\$3,440)	-36.71
225	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$1,400	\$788	\$0	\$0	0.00
226	NIAGARA FIRE INSURANCE COMPANY	0.00	\$1,346	\$4,193	\$3,050	\$2,806	66.92
227	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$1,262	\$1,804	\$498	\$508	28.16
228	GEICO GENERAL INS CO	0.00	\$1,173	\$1,757	\$0	(\$41)	-2.33
229	NOBEL INSURANCE COMPANY	0.00	\$1,115	\$11,442	\$6,462	\$6,358	55.57
230	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$979	\$977	\$0	\$11	1.13
231	HAULERS INSURANCE COMPANY INC	0.00	\$811	\$120	\$0	\$0	0.00
232	NATIONAL INSURANCE UNDERWRITERS	0.00	\$799	\$1,666	\$0	\$0	0.00
233	SAFEGUARD INSURANCE COMPANY	0.00	\$762	\$615	\$0	(\$6)	-0.98
234	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00	\$747	\$2,337	\$583	\$335	14.33
235	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$644	\$85	\$0	(\$68)	-80.00
236	PACIFIC INDEMNITY COMPANY	0.00	\$565	\$584	\$164	\$176	30.14
237	WESTFIELD INSURANCE COMPANY	0.00	\$492	\$903	\$0	(\$6)	-0.66
238	NATIONAL LIABILITY & FIRE INS CO	0.00	\$465	\$171	\$0	(\$1)	-0.58
239	TRANSPORT INSURANCE COMPANY	0.00	\$455	\$455	\$0	\$0	0.00
240	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$421	\$2,062	\$473	\$38,357	1860.18

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	HOUSTON GENERAL INS CO	0.00	\$387	\$1,322	(\$2,772)	\$1,229	92.97
242	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$375	\$623	\$930	\$1,016	163.08
243	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$371	\$266	\$1,552	\$1,552	583.46
244	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$356	\$430	\$0	\$0	0.00
245	NORTHBROOK INDEMNITY CO	0.00	\$304	\$3,692	\$252	\$581	15.74
246	INTERNATIONAL INDEMNITY COMPANY	0.00	\$293	\$284	\$0	\$77	27.11
247	AMICA MUTUAL INSURANCE COMPANY	0.00	\$283	\$364	\$142	\$142	39.01
248	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$260	\$1,053	\$0	\$0	0.00
249	ATLANTIC INSURANCE COMPANY	0.00	\$257	\$38	\$0	\$0	0.00
250	HIGHLANDS INSURANCE COMPANY	0.00	\$222	\$613	\$0	\$0	0.00
251	VIRGINIA SURETY COMPANY INC	0.00	\$215	\$81	\$252	\$252	311.11
252	MIDWESTERN INSURANCE COMPANY	0.00	\$206	\$129	\$0	\$2	1.55
253	TRUMBULL INSURANCE COMPANY	0.00	\$142	\$182	\$0	(\$9)	-4.95
254	FIREMANS FUND INS CO OF MISSOURI	0.00	\$88	\$81	\$362	\$364	449.38
255	ACCELERATION NATIONAL INS CO	0.00	\$84	\$84	\$0	\$0	0.00
256	TRAVELERS CASUALTY CO OF CT	0.00	\$72	\$102	\$0	\$0	0.00
257	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$18	\$1,043	\$1,344	\$277	26.56
258	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$17	\$229	\$0	(\$4)	-1.75
259	STANDARD FIRE INSURANCE COMPANY	0.00	\$10	\$219	\$9,720	\$9,220	4210.05
260	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$0	\$0	\$0	N/A
261	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$6,749	\$8,291	N/A
262	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	(\$2,396)	(\$2,396)	N/A
263	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$647)	N/A
264	GEICO INDEMNITY COMPANY	0.00	\$0	\$0	\$64	\$64	N/A
265	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$104	\$0	(\$119)	-114.42
266	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$14)	N/A
267	LMI INSURANCE COMPANY	0.00	\$0	\$15	\$0	\$0	0.00
268	MIDLAND RISK INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$15	N/A
269	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$7	\$0	\$0	0.00
270	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$469	N/A
271	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$387	N/A
272	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	\$10	N/A
273	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$4,992)	N/A
274	AUTOMOBILE CLUB INTER-INS EXCHANGE	-0.00	(\$2)	(\$2)	\$0	\$0	0.00
275	NATIONAL AMERICAN INSURANCE COMPANY	-0.00	(\$4)	\$431	\$0	\$0	0.00
276	FIDELITY AND CASUALTY CO OF NY	-0.00	(\$6)	\$87	\$0	(\$410)	-471.26
277	HARTFORD INSURANCE CO OF MIDWEST THE	-0.00	(\$17)	(\$141)	\$0	(\$2)	1.42
278	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$715)	\$5,838	(\$3,782)	(\$6,997)	-119.85
279	TIG PREMIER INSURANCE COMPANY	-0.03	(\$15,046)	(\$803)	\$17,605	\$7,605	-947.07
280	UNITED FINANCIAL CASUALTY COMPANY	-0.12	(\$55,361)	\$225,996	\$34,481	\$31,192	13.80
281	RELIANCE NATIONAL INDEMNITY COMPANY	-0.47	(\$218,696)	\$1,173,146	\$213,102	\$164,509	14.02
TOTAL		100.00	\$46,697,007	\$47,739,083	\$24,230,095	\$24,811,825	51.97

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	7.94	\$5,333,359	\$5,301,568	\$4,329,089	\$4,340,666	81.88
2	STATE FARM MUTUAL AUTOMOBILE INS CO	6.92	\$4,643,648	\$4,683,820	\$2,935,205	\$2,976,026	63.54
3	VANLINER INSURANCE COMPANY	6.03	\$4,047,644	\$4,054,239	\$1,079,318	\$1,129,722	27.87
4	ASSOCIATES INSURANCE COMPANY	4.24	\$2,847,989	\$2,455,913	\$2,555,621	\$2,531,045	103.06
5	UNITED FINANCIAL CASUALTY COMPANY	3.79	\$2,541,058	\$2,321,624	\$1,287,696	\$1,334,252	57.47
6	AMERICAN STATES INSURANCE COMPANY	3.41	\$2,292,494	\$2,143,374	\$1,729,768	\$1,721,698	80.33
7	NORTHLAND INSURANCE COMPANY	2.80	\$1,880,845	\$1,888,936	\$1,251,971	\$1,484,031	78.56
8	MIC PROPERTY AND CASUALTY INS CORP	2.40	\$1,610,362	\$1,922,934	\$1,282,150	\$1,134,319	58.99
9	CHRYSLER INSURANCE COMPANY	2.05	\$1,372,862	\$1,802,270	\$1,007,279	\$1,081,416	60.00
10	LINCOLN GENERAL INSURANCE CO	2.02	\$1,358,253	\$1,547,001	\$834,669	\$888,315	57.42
11	NATIONAL SURETY CORPORATION	1.97	\$1,322,263	\$1,300,144	\$1,384,484	\$1,431,138	110.08
12	AMERICAN FAMILY MUTUAL INS CO	1.91	\$1,284,821	\$1,280,083	\$827,900	\$817,589	63.87
13	CONTINENTAL WESTERN INSURANCE CO	1.83	\$1,225,430	\$1,121,511	\$897,483	\$942,316	84.02
14	LIBERTY MUTUAL FIRE INSURANCE CO	1.77	\$1,187,338	\$1,167,520	\$1,776,061	\$1,776,061	152.12
15	FEDERATED MUTUAL INSURANCE COMPANY	1.76	\$1,181,714	\$1,178,782	\$1,076,402	\$1,085,326	92.07
16	REDLAND INSURANCE COMPANY	1.55	\$1,042,942	\$1,145,898	\$536,862	\$615,183	53.69
17	CUMIS INSURANCE SOCIETY INC	1.37	\$920,281	\$794,031	\$227,974	\$224,744	28.30
18	EMPIRE FIRE AND MARINE INSURANCE CO	1.35	\$904,981	\$914,996	\$907,633	\$934,406	102.12
19	AMERICAN ECONOMY INSURANCE COMPANY	1.34	\$900,044	\$797,740	\$701,487	\$709,994	89.00
20	SHELTER GENERAL INS CO	1.12	\$750,764	\$807,095	\$259,418	\$210,963	26.14
21	AUTO OWNERS INSURANCE CO MUTUAL	1.07	\$718,203	\$685,280	\$410,363	\$404,496	59.03
22	TRAVELERS INDEMNITY CO OF ILLINOIS	1.03	\$693,312	\$146,303	\$872,406	\$759,318	519.00
23	ST PAUL FIRE & MARINE INSURANCE CO	0.99	\$666,673	\$530,564	\$541,245	\$496,887	93.65
24	TRANSPORTATION INSURANCE COMPANY	0.98	\$658,338	\$741,131	\$538,550	\$745,976	100.65
25	CINCINNATI INS CO THE	0.95	\$640,574	\$575,748	\$550,076	\$588,757	102.26
26	UNIVERSAL UNDERWRITERS INS CO	0.83	\$557,825	\$557,825	\$512,001	\$592,053	106.14
27	CONTINENTAL CASUALTY COMPANY	0.80	\$538,794	\$543,058	\$481,087	\$597,457	110.02
28	UNITED FIRE AND CASUALTY COMPANY	0.78	\$520,507	\$541,232	\$469,782	\$465,582	86.02
29	CANAL INSURANCE COMPANY	0.77	\$519,450	\$648,301	\$669,884	\$528,098	81.46
30	CAMERON MUTUAL INSURANCE COMPANY	0.75	\$501,686	\$495,071	\$404,338	\$443,808	89.65
31	FARMERS INSURANCE EXCHANGE	0.74	\$499,096	\$504,795	\$469,168	\$454,780	90.09
32	GRINNELL MUTUAL REINSURANCE COMPANY	0.73	\$489,573	\$464,369	\$186,906	\$192,826	41.52
33	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.65	\$436,770	\$401,528	\$258,329	\$267,267	66.56
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.65	\$434,427	\$360,357	\$334,109	\$386,934	107.38
35	ALLIED MUTUAL INS CO	0.65	\$434,157	\$411,117	\$166,945	\$187,388	45.58
36	HARTFORD FIRE INSURANCE COMPANY	0.64	\$431,386	\$417,698	\$417,482	\$538,979	129.04
37	AGRICULTURAL INSURANCE COMPANY	0.62	\$417,113	\$406,847	\$51,173	\$45,571	11.20
38	BALBOA INSURANCE COMPANY	0.62	\$416,192	\$413,003	\$283,618	\$278,426	67.42
39	JOHN DEERE INSURANCE COMPANY	0.61	\$410,606	\$385,701	\$254,197	\$266,762	69.16
40	NATIONAL CASUALTY COMPANY	0.59	\$392,934	\$382,984	\$254,842	\$271,151	70.80
41	WEST AMERICAN INSURANCE COMPANY	0.58	\$391,867	\$349,761	\$470,572	\$528,554	151.12
42	CALVERT INSURANCE COMPANY	0.54	\$364,358	\$189,323	\$212,148	\$219,149	115.75
43	LIBERTY INSURANCE CORPORATION	0.54	\$361,929	\$363,727	\$374,812	\$374,812	103.05
44	GUARANTY NATIONAL INSURANCE COMPANY	0.53	\$358,986	\$346,317	\$295,489	\$278,939	80.54
45	INTERNATIONAL BUS & MERCANTILE REASSUR	0.51	\$343,837	\$353,898	\$278,421	\$210,495	59.48
46	HARCO NATIONAL INSURANCE COMPANY	0.51	\$342,450	\$327,331	\$151,431	\$174,147	53.20
47	TRANSCONTINENTAL INSURANCE COMPANY	0.51	\$340,972	\$251,440	\$284,980	\$325,359	129.40
48	PROGRESSIVE NORTHWESTERN INS CO	0.48	\$323,461	\$318,001	\$342,874	\$341,745	107.47
49	ST PAUL MERCURY INSURANCE COMPANY	0.48	\$320,531	\$266,517	\$267,985	\$238,427	89.46
50	TRUCK INSURANCE EXCHANGE	0.46	\$311,932	\$296,430	\$577,285	\$595,263	200.81
51	COLUMBIA MUTUAL INSURANCE CO	0.46	\$309,934	\$278,520	\$170,310	\$154,407	55.44
52	MOTORS INSURANCE CORPORATION	0.46	\$308,782	\$308,782	\$211,591	\$180,553	58.47
53	NATIONAL INDEMNITY COMPANY	0.45	\$301,708	\$284,954	\$69,091	\$82,663	29.01
54	AMERICAN MODERN HOME INSURANCE CO	0.44	\$295,165	\$292,178	\$116,930	\$116,697	39.94
55	HAWKEYE SECURITY INSURANCE COMPANY	0.44	\$293,921	\$312,330	\$234,496	\$216,875	69.44
56	STATE AUTO PROPERTY & CASUALTY INS CO	0.43	\$286,437	\$265,082	\$241,302	\$243,499	91.86
57	FEDERAL INSURANCE COMPANY	0.41	\$275,237	\$286,540	\$550,457	\$511,589	178.54
58	PENNSYLVANIA GENERAL INSURANCE CO	0.40	\$271,548	\$208,390	\$189,362	\$201,018	96.46
59	SHELTER MUTUAL INSURANCE CO	0.39	\$262,289	\$252,539	\$309,579	\$195,471	77.40
60	EMPLOYERS FIRE INSURANCE COMPANY	0.38	\$256,205	\$241,818	\$280,970	\$282,603	116.87

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.38	\$255,634	\$254,355	\$97,297	\$96,888	38.09
62	CENTENNIAL INSURANCE COMPANY	0.38	\$254,901	\$135,321	\$471,678	\$476,502	352.13
63	UNITED SECURITY INSURANCE COMPANY	0.35	\$237,986	\$211,311	\$235,124	\$244,418	115.67
64	AMERISURE INSURANCE COMPANY	0.35	\$235,925	\$233,096	\$226,148	\$217,229	93.19
65	AMERICAN MANUFACTURERS MUTUAL INS CO	0.35	\$233,438	\$176,941	\$301,964	\$296,769	167.72
66	COMMERCIAL UNION INSURANCE COMPANY	0.35	\$233,186	\$262,370	\$279,187	\$267,489	101.95
67	ALLSTATE INSURANCE COMPANY	0.34	\$230,857	\$178,861	\$197,458	\$194,312	108.64
68	AMERICAN MOTORISTS INSURANCE CO	0.34	\$229,386	\$188,887	\$139,855	\$95,051	50.32
69	HARTFORD CASUALTY INS CO	0.33	\$218,333	\$197,880	\$87,343	\$107,092	54.13
70	LIBERTY MUTUAL INSURANCE COMPANY	0.32	\$213,643	\$212,273	\$137,674	\$137,674	64.86
71	RELIANCE INSURANCE COMPANY	0.32	\$213,516	\$224,870	\$607,141	\$600,202	266.91
72	GENERAL ACCIDENT INS CO OF AMERICA	0.31	\$206,623	\$208,498	\$198,646	\$202,700	97.22
73	GENERAL CASUALTY CO OF WISCONSIN	0.31	\$205,954	\$158,747	\$152,361	\$154,105	97.08
74	FIDELITY AND GUARANTY INSURANCE COMPANY	0.30	\$203,286	\$172,871	\$170,871	\$261,661	151.36
75	STRATFORD INSURANCE COMPANY	0.30	\$203,230	\$189,320	\$143,243	\$144,760	76.46
76	BITUMINOUS CASUALTY CORPORATION	0.30	\$202,907	\$187,877	\$171,391	\$185,460	98.71
77	UNITED STATES FIDELITY & GUARANTY CO	0.30	\$201,861	\$262,787	\$230,183	\$271,617	103.36
78	AMERICAN ALTERNATIVE INS CORP	0.29	\$194,253	\$156,591	\$352,037	\$237,799	151.86
79	AMERICAN INSURANCE COMPANY THE	0.28	\$190,834	\$213,363	\$200,161	\$240,166	112.56
80	JEFFERSON INSURANCE CO OF NEW YORK	0.28	\$188,790	\$280,764	\$122,901	\$123,182	43.87
81	STATE FARM FIRE AND CASUALTY CO	0.28	\$186,616	\$188,623	\$140,848	\$137,039	72.65
82	REGENT INSURANCE COMPANY	0.27	\$179,410	\$170,266	\$110,675	\$112,070	65.82
83	ZURICH INSURANCE COMPANY	0.24	\$161,695	\$176,806	\$168,046	\$176,875	100.04
84	CHURCH MUTUAL INSURANCE COMPANY	0.23	\$154,711	\$151,312	\$88,234	\$86,714	57.31
85	TIG INSURANCE COMPANY	0.23	\$153,767	\$169,568	\$179,389	\$149,820	88.35
86	RANGER INSURANCE COMPANY	0.21	\$139,702	\$125,946	\$171,026	\$141,399	112.27
87	FIDELITY & GUARANTY INS UNDERWRITERS	0.20	\$137,422	\$145,531	\$87,729	\$104,313	71.68
88	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20	\$131,060	\$139,629	\$105,180	\$104,184	74.61
89	ATLANTIC MUTUAL INSURANCE COMPANY	0.19	\$130,267	\$130,671	\$218,204	\$219,157	167.72
90	CIGNA INSURANCE COMPANY	0.19	\$128,392	\$115,141	\$120,691	\$14,772	12.83
91	EVEREST NATIONAL INSURANCE COMPANY	0.19	\$127,432	\$114,233	\$25,808	\$41,342	36.19
92	GREAT DIVIDE INSURANCE COMPANY	0.19	\$125,477	\$116,966	\$177,660	\$174,067	148.82
93	NORTHFIELD INSURANCE COMPANY	0.18	\$122,996	\$111,159	\$4,615	\$11,835	10.65
94	FIREMANS FUND INSURANCE COMPANY	0.18	\$117,847	\$144,920	\$203,275	\$213,803	147.53
95	ALLSTATE INDEMNITY COMPANY	0.17	\$116,015	\$103,966	\$119,004	\$108,763	104.61
96	OHIO CASUALTY INSURANCE COMPANY	0.17	\$113,037	\$104,683	\$101,093	\$103,453	98.83
97	MICHIGAN MUTUAL INSURANCE COMPANY	0.17	\$113,014	\$128,619	\$115,345	\$115,331	89.67
98	INDIANA LUMBERMENS MUTUAL INS CO	0.17	\$112,527	\$107,472	\$42,830	\$41,208	38.34
99	TRI STATE INSURANCE CO OF MINNESOTA	0.17	\$112,238	\$97,140	\$7,252	\$5,313	5.47
100	CAROLINA CASUALTY INSURANCE COMPANY	0.17	\$111,635	\$143,018	\$93,108	\$111,168	77.73
101	RELIANCE NATIONAL INDEMNITY COMPANY	0.16	\$110,652	\$1,314,437	\$3,441,593	\$2,689,641	204.62
102	AMERICAN STANDARD INS CO OF WISCONSIN	0.16	\$110,569	\$105,335	\$78,821	\$82,460	78.28
103	NEW HAMPSHIRE INSURANCE COMPANY	0.16	\$110,025	\$128,999	\$129,430	\$107,534	83.36
104	TRAVELERS INDEMNITY COMPANY	0.16	\$106,821	(\$242,608)	\$105,246	\$313,266	-129.12
105	LEADER NATIONAL INSURANCE CO	0.16	\$105,031	\$113,078	\$78,871	\$74,971	66.30
106	ATHENA ASSURANCE COMPANY	0.16	\$104,414	\$78,483	\$11,994	\$66,619	84.88
107	GREAT NORTHERN INSURANCE COMPANY	0.15	\$103,949	\$92,214	\$73,357	\$79,004	85.67
108	POTOMAC INSURANCE CO OF ILLINOIS	0.15	\$102,413	\$53,268	\$37,655	\$34,569	64.90
109	AMERICAN CASUALTY CO OF READING PA	0.15	\$101,886	\$73,184	\$124,715	\$175,418	239.69
110	AMERICAN GUARANTEE & LIABILITY INS CO	0.15	\$98,748	\$82,582	\$90,532	\$81,972	99.26
111	PREFERRED RISK MUTUAL INSURANCE CO	0.14	\$97,065	\$89,036	\$38,578	\$40,323	45.29
112	TWIN CITY FIRE INS CO	0.14	\$92,183	\$89,317	\$76,269	\$85,223	95.42
113	LUMBER MUTUAL INSURANCE COMPANY	0.14	\$91,023	\$91,274	\$38,005	\$46,123	50.53
114	PHOENIX INSURANCE COMPANY THE	0.13	\$89,543	\$75,596	\$57,201	\$476,898	630.85
115	SECURA INSURANCE A MUTUAL COMPANY	0.12	\$89,884	\$85,697	\$78,308	\$78,285	91.35
116	SAGAMORE INSURANCE COMPANY	0.12	\$80,729	\$37,422	\$20,238	\$35,938	96.03
117	PHILADELPHIA INDEMNITY INSURANCE CO	0.12	\$79,915	\$69,457	\$46,356	\$51,070	73.53
118	MID CENTURY INSURANCE COMPANY	0.12	\$79,440	\$70,873	\$51,407	\$56,481	79.69
119	CITIZENS SECURITY MUTUAL INS CO	0.12	\$77,743	\$60,474	\$40,850	\$48,560	80.30
120	TRAVELERS CASUALTY AND SURETY CO OF IL	0.11	\$76,971	\$100,799	\$188,636	\$195,011	193.47

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	BITUMINOUS FIRE AND MARINE INS CO	0.11	\$76,305	\$48,474	\$58,837	\$76,882	158.60
122	INTEGON NATIONAL INSURANCE COMPANY	0.11	\$74,443	\$70,260	\$55,143	\$70,811	100.78
123	ST PAUL PROPERTY & CASUALTY INS CO	0.11	\$73,187	\$57,281	\$38,398	\$37,316	65.15
124	LUMBERMENS MUTUAL CASUALTY CO	0.11	\$73,026	\$64,571	\$11,228	\$1,132	1.75
125	LEGION INSURANCE COMPANY	0.11	\$71,075	\$54,844	(\$11,100)	(\$15,955)	-29.09
126	WAUSAU UNDERWRITERS INS CO	0.10	\$69,504	\$72,200	\$79,207	\$79,960	110.75
127	COMMERCE AND INDUSTRY INSURANCE CO	0.10	\$69,284	\$69,992	\$8,455	\$7,758	11.08
128	SENTRY INSURANCE A MUTUAL COMPANY	0.10	\$68,199	\$62,111	\$15,816	\$29,914	48.16
129	FIREMENS INS CO OF NEWARK NEW JERSEY	0.10	\$68,088	\$79,647	\$27,265	\$26,657	33.47
130	VALLEY FORGE INSURANCE COMPANY	0.10	\$65,588	\$74,582	\$86,174	\$102,989	138.09
131	CITIZENS INSURANCE COMPANY OF AMERICA	0.09	\$62,048	\$92,805	\$93,055	\$89,773	96.73
132	SAFECO INSURANCE CO OF AMERICA	0.09	\$60,803	\$64,722	\$56,269	\$63,589	98.25
133	FIDELITY AND DEPOSIT CO MARYLAND	0.09	\$60,527	\$56,251	\$26,153	\$18,591	33.05
134	BROTHERHOOD MUTUAL INSURANCE CO	0.09	\$59,774	\$57,227	\$38,066	\$33,103	57.85
135	NORTHERN INSURANCE CO OF NEW YORK	0.08	\$56,376	\$96,812	\$78,284	\$61,763	63.80
136	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.08	\$56,340	\$54,964	\$81,613	\$78,888	143.53
137	FARMERS AND MERCHANTS INSURANCE CO	0.08	\$54,946	\$57,616	\$19,209	\$37,086	64.37
138	ZURICH AMERICAN INS CO OF ILLINOIS	0.08	\$53,840	\$46,104	\$0	\$1,452	3.15
139	UNITED PACIFIC INSURANCE COMPANY	0.08	\$53,784	\$48,202	\$149,891	\$151,444	314.19
140	FARMERS ALLIANCE MUTUAL INS CO	0.08	\$53,552	\$49,218	\$38,785	\$34,286	69.66
141	WAUSAU BUSINESS INSURANCE COMPANY	0.08	\$53,029	\$51,783	\$48,729	\$31,910	61.62
142	LANCER INSURANCE COMPANY	0.08	\$52,559	\$48,458	\$8,699	(\$983)	-2.03
143	TRAVELERS INDEMNITY CO OF AMERICA	0.07	\$50,240	\$65,135	\$46,481	\$13,323	20.45
144	TITAN INDEMNITY COMPANY	0.07	\$46,612	\$47,154	\$46,953	\$45,278	96.02
145	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.07	\$45,564	\$44,457	\$2,873	\$2,594	5.83
146	ASSURANCE COMPANY OF AMERICA	0.07	\$44,589	\$52,421	\$9,477	\$13,211	25.20
147	OCCIDENTAL FIRE & CAS CO OF NC	0.07	\$44,112	\$12,753	\$109	\$5,000	39.21
148	FIRST AMERICAN INSURANCE COMPANY	0.06	\$42,231	\$15,906	\$0	\$0	0.00
149	MUTUAL SERVICE CASUALTY INSURANCE CO	0.06	\$40,259	\$48,407	\$50,757	\$50,466	104.25
150	MASSACHUSETTS BAY INS CO	0.06	\$39,958	\$51,895	\$26,870	\$30,947	59.63
151	NORTHWESTERN NATIONAL CASUALTY CO	0.06	\$39,793	\$38,321	\$58,676	\$61,677	160.95
152	ROYAL INSURANCE COMPANY OF AMERICA	0.06	\$38,584	\$47,938	\$55,105	\$72,916	152.10
153	COLORADO CASUALTY INSURANCE COMPANY	0.05	\$35,856	\$26,170	\$12,416	\$11,578	44.24
154	STATEWIDE INSURANCE COMPANY	0.05	\$35,664	\$32,609	\$46,588	\$52,560	161.18
155	TRUMBULL INSURANCE COMPANY	0.05	\$33,682	\$8,919	\$5,736	\$17,521	196.45
156	TRI STATE INSURANCE COMPANY	0.05	\$32,332	\$52,649	\$11,000	\$10,739	20.40
157	SECURITY NATIONAL INSURANCE COMPANY	0.05	\$32,207	\$29,303	\$40,889	\$38,652	131.90
158	VALIANT INS CO	0.05	\$30,628	\$27,248	\$14,037	\$15,165	55.66
159	SAVERS PROPERTY & CASUALTY INS CO	0.05	\$30,486	\$30,997	\$8,958	\$8,897	28.70
160	AMERICAN NATIONAL FIRE INSURANCE CO	0.04	\$30,190	\$28,812	\$11,372	\$12,869	44.67
161	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.04	\$29,056	\$18,943	\$0	\$0	0.00
162	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$27,732	\$26,431	\$36,247	\$36,023	136.29
163	GATEWAY INSURANCE COMPANY	0.04	\$26,162	\$34,962	\$10,286	\$10,286	29.42
164	BANKERS STANDARD INSURANCE COMPANY	0.04	\$25,289	\$33,585	\$38,844	\$46,427	138.24
165	OLD REPUBLIC INSURANCE COMPANY	0.04	\$24,927	\$31,154	\$665	(\$4,124)	-13.24
166	NATIONAL FIRE INS CO OF HARTFORD	0.04	\$24,478	\$28,111	\$23,451	\$37,484	133.34
167	GENERAL INSURANCE CO OF AMERICA	0.04	\$23,608	\$21,493	\$36,345	\$32,259	150.09
168	COREGIS INSURANCE COMPANY	0.03	\$23,029	\$22,480	\$6,771	\$12,018	53.46
169	MARYLAND CASUALTY COMPANY	0.03	\$22,705	\$31,255	\$38,882	\$40,310	128.97
170	NORTHERN ASSURANCE CO OF AMERICA	0.03	\$22,367	\$22,187	\$19,891	\$19,986	90.08
171	GRAIN DEALERS MUTUAL INSURANCE CO	0.03	\$21,371	\$20,996	\$8,288	\$12,168	57.95
172	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.03	\$21,031	\$21,428	\$31,346	\$38,159	178.08
173	CIGNA FIRE UNDERWRITERS INS CO	0.03	\$20,372	\$14,355	\$19,863	\$21,089	146.91
174	REPUBLIC WESTERN INS CO	0.03	\$20,110	\$21,164	\$7,442	\$10,584	50.01
175	AMCO INSURANCE COMPANY	0.03	\$18,832	\$14,912	\$11,917	\$12,261	82.22
176	AMERICAN SOUTHERN INS CO	0.03	\$18,347	\$22,818	\$26,526	\$10,026	43.94
177	GREAT AMERICAN INSURANCE COMPANY	0.03	\$17,614	\$16,929	\$1,462	\$1,542	9.11
178	SUMITOMO MARINE & FIRE INS CO LTD	0.03	\$17,578	\$16,814	\$0	\$6,536	38.87
179	CHARTER OAK FIRE INSURANCE CO THE	0.03	\$17,506	\$6,283	\$1,212	\$753	11.98
180	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$16,622	\$41,781	\$12,400	\$26,664	63.82

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	ARGONAUT GREAT CENTRAL INSURANCE CO	0.02	\$14,891	\$11,991	\$14,287	\$12,103	100.93
182	GRANITE STATE INSURANCE COMPANY	0.02	\$14,468	\$10,273	\$56,940	\$57,902	563.63
183	AMERICAN AND FOREIGN INSURANCE CO	0.02	\$14,206	\$15,903	\$9,351	\$10,865	68.32
184	AMERICAN FIRE AND INDEMNITY COMPANY	0.02	\$11,652	\$9,943	\$3,621	\$2,666	26.81
185	WINDSOR INSURANCE COMPANY	0.02	\$11,466	\$9,029	\$3,735	\$3,896	43.15
186	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02	\$11,454	\$11,060	\$0	\$0	0.00
187	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02	\$11,327	\$18,458	\$988	(\$1,226)	-6.64
188	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$11,049	\$11,992	\$31,051	\$32,523	271.21
189	MARKEL INSURANCE COMPANY	0.02	\$10,878	\$9,994	\$2,260	\$3,322	33.24
190	TIG INDEMNITY COMPANY	0.02	\$10,641	\$9,815	\$8,551	\$9,059	92.30
191	HANOVER INSURANCE COMPANY THE	0.02	\$10,391	\$20,138	\$50,351	\$49,479	245.70
192	MID CONTINENT CASUALTY COMPANY	0.02	\$10,150	\$9,349	\$2,615	\$2,128	22.76
193	MINNESOTA FIRE AND CASUALTY COMPANY	0.02	\$10,114	\$10,621	\$2,636	\$2,636	24.82
194	T H E INSURANCE COMPANY	0.01	\$9,881	\$9,695	\$2,041	\$2,041	21.05
195	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01	\$9,455	\$25,585	\$21,272	\$20,016	78.23
196	HARTFORD UNDERWRITERS INSURANCE CO	0.01	\$9,365	\$7,938	\$17,689	\$24,750	311.79
197	STATE NATIONAL INSURANCE COMPANY INC	0.01	\$9,165	\$84,829	\$44,056	\$41,853	49.34
198	ROYAL INDEMNITY COMPANY	0.01	\$8,699	\$10,506	\$292	\$336	3.20
199	ILLINOIS NATIONAL INSURANCE COMPANY	0.01	\$8,543	\$72,133	\$13,159	\$6,260	8.68
200	CREDIT GENERAL INS CO	0.01	\$8,277	\$8,277	\$0	\$6,095	73.64
201	GLOBE INDEMNITY COMPANY	0.01	\$7,706	\$6,706	(\$2,667)	(\$2,638)	-39.34
202	GAN NORTH AMERICAN INSURANCE CO	0.01	\$7,118	\$7,118	\$0	(\$9,271)	-130.25
203	NATIONAL FARMERS UNION STANDARD INS CO	0.01	\$7,081	\$7,681	\$14,645	\$13,533	176.19
204	NN INSURANCE COMPANY	0.01	\$6,842	\$7,601	\$2,752	\$2,752	36.21
205	CIGNA PROPERTY & CASUALTY INS CO	0.01	\$6,784	\$5,573	(\$81)	\$4,769	85.57
206	FIRST NATIONAL INS CO OF AMERICA	0.01	\$6,452	\$7,008	(\$143)	(\$1,370)	-19.55
207	SCOTSDALE INDEMNITY COMPANY	0.01	\$6,424	\$5,467	\$1,956	(\$24)	-9.58
208	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$6,158	\$3,913	\$8,321	\$8,524	217.84
209	TRANSGUARD INS CO OF AMERICA INC	0.01	\$6,027	\$4,669	\$1,432	\$2,345	50.22
210	PLAINS INSURANCE COMPANY	0.01	\$5,931	\$3,539	\$1,867	\$3,042	85.96
211	AMERICAN EMPLOYERS INSURANCE CO	0.01	\$5,472	\$3,364	\$6,907	\$6,934	206.12
212	ST PAUL GUARDIAN INSURANCE COMPANY	0.01	\$5,469	\$4,178	\$2,185	\$2,144	51.32
213	CONNECTICUT INDEMNITY COMPANY THE	0.01	\$5,467	\$6,073	\$646	\$1,246	20.52
214	UTICA MUTUAL INSURANCE COMPANY	0.01	\$5,034	\$4,356	\$11,266	\$11,225	257.69
215	CONTINENTAL INSURANCE COMPANY THE	0.01	\$4,801	\$15,953	\$38,671	\$31,921	200.09
216	ULICO CASUALTY COMPANY	0.01	\$4,721	\$4,421	\$4,021	\$2,577	58.29
217	AMERICAN INDEMNITY COMPANY	0.01	\$4,577	\$3,579	\$236	\$236	6.59
218	VIGILANT INSURANCE COMPANY	0.01	\$3,730	\$3,652	\$1,038	\$1,110	30.39
219	FIREMANS FUND INS CO OF WISCONSIN	0.01	\$3,721	\$8,405	\$16,938	\$17,502	208.23
220	GULF INSURANCE COMPANY	0.01	\$3,469	\$3,655	(\$250)	(\$250)	-6.84
221	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$3,133	\$16,584	\$35,724	\$10,466	63.11
222	ECONOMY PREFERRED INSURANCE COMPANY	0.00	\$2,859	\$7,968	\$497	(\$2,597)	-32.59
223	ECONOMY FIRE & CASUALTY COMPANY	0.00	\$2,835	\$7,876	\$19,755	\$17,000	215.85
224	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$2,804	\$5,289	\$0	(\$145)	-2.74
225	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$2,768	\$3,525	\$1,171	\$1,173	33.28
226	HOUSTON GENERAL INS CO	0.00	\$2,721	\$3,137	\$13,307	\$12,657	403.47
227	AMERICAN HOME ASSURANCE COMPANY	0.00	\$2,642	\$1,033	\$0	\$103	9.97
228	VANGUARD INSURANCE COMPANY	0.00	\$2,432	\$2,425	\$0	\$373	15.38
229	NORTHBROOK NATIONAL INS CO	0.00	\$2,256	\$18,173	(\$1,448)	(\$17,089)	-94.04
230	INTERNATIONAL INDEMNITY COMPANY	0.00	\$2,045	\$1,985	\$1	(\$59)	-2.97
231	LUMBERMENS UNDERWRITING ALLIANCE	0.00	\$1,977	\$228	\$0	\$0	0.00
232	GEICO GENERAL INS CO	0.00	\$1,866	\$2,707	(\$1)	(\$83)	-2.33
233	TRANSPORT INSURANCE COMPANY	0.00	\$1,864	\$1,864	\$0	\$0	0.00
234	NIAGARA FIRE INSURANCE COMPANY	0.00	\$1,788	\$4,867	\$2,069	\$2,804	60.08
235	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$1,707	\$787	\$0	\$0	0.00
236	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$1,604	\$2,039	\$26,697	\$38,668	1896.42
237	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$1,529	\$1,187	\$762	\$1,117	94.10
238	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$1,418	\$1,599	\$385	\$385	24.08
239	NATIONAL LIABILITY & FIRE INS CO	0.00	\$1,396	\$512	\$0	(\$1)	-0.20
240	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$1,168	\$657	\$0	(\$959)	-145.97

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	PACIFIC INDEMNITY COMPANY	0.00	\$1,111	\$980	\$0	\$30	3.06
242	FRONTIER INSURANCE COMPANY	0.00	\$1,058	\$965	\$0	\$156	16.17
243	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$1,005	\$721	\$0	\$0	0.00
244	SAFEGUARD INSURANCE COMPANY	0.00	\$1,003	\$1,014	\$0	\$501	49.41
245	ASSOCIATED INDEMNITY CORPORATION	0.00	\$958	\$809	\$0	(\$85)	-10.51
246	WESTFIELD INSURANCE COMPANY	0.00	\$846	\$1,544	\$0	(\$32)	-2.07
247	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$806	\$104	(\$447)	(\$450)	-432.69
248	ATLANTIC INSURANCE COMPANY	0.00	\$694	\$103	\$0	\$0	0.00
249	NORTHBROOK INDEMNITY CO	0.00	\$672	\$5,397	(\$2,774)	(\$1,882)	-34.87
250	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$660	\$657	\$0	\$7	1.07
251	AMICA MUTUAL INSURANCE COMPANY	0.00	\$571	\$445	\$9,863	\$9,863	2216.40
252	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$519	\$1,231	\$4,795	\$4,752	386.03
253	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$513	\$680	\$0	\$0	0.00
254	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$420	\$849	\$0	\$0	0.00
255	HAULERS INSURANCE COMPANY INC	0.00	\$347	\$52	\$0	\$0	0.00
256	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$335	\$1,539	\$0	\$8	0.52
257	ACCELERATION NATIONAL INS CO	0.00	\$334	\$334	\$0	\$0	0.00
258	MIDWESTERN INSURANCE COMPANY	0.00	\$307	\$192	\$0	\$4	2.08
259	NOBEL INSURANCE COMPANY	0.00	\$279	\$2,861	\$1,615	\$1,590	55.57
260	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$207	\$249	(\$206)	(\$276)	-110.84
261	STAR INSURANCE COMPANY	0.00	\$123	\$123	\$0	(\$49)	-39.84
262	AMERICAN PROTECTION INSURANCE CO	0.00	\$66	\$107	\$0	(\$321)	-300.00
263	FIREMANS FUND INS CO OF MISSOURI	0.00	\$65	\$60	\$0	\$0	0.00
264	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$31	\$1,439	\$625	\$190	13.20
265	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$23	\$313	\$322	\$316	100.96
266	AIU INSURANCE COMPANY	0.00	\$0	\$2	\$0	(\$57)	-2850.00
267	AMERICAN AUTOMOBILE INSURANCE CO	0.00	\$0	\$0	\$178,668	\$122,362	N/A
268	BIRMINGHAM FIRE INS CO OF PA	0.00	\$0	\$0	\$0	(\$62)	N/A
269	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$5,090	\$6,255	N/A
270	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	(\$182)	N/A
271	DIAMOND STATE INSURANCE COMPANY	0.00	\$0	\$0	(\$29,993)	(\$29,999)	N/A
272	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$976)	N/A
273	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$99	(\$414)	(\$414)	-418.18
274	INTERCARGO INSURANCE COMPANY	0.00	\$0	(\$573)	\$0	(\$83)	14.49
275	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
276	LMI INSURANCE COMPANY	0.00	\$0	\$19	\$0	\$0	0.00
277	MICHIGAN MILLERS' MUTUAL INS CO	0.00	\$0	\$0	\$0	\$0	N/A
278	MIDLAND RISK INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$21	N/A
279	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$8	\$0	(\$1)	-12.50
280	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$826	N/A
281	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$843	N/A
282	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$0	\$0	\$2,019	(\$6,689)	N/A
283	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$43)	N/A
284	AMERICAN HARDWARE MUTUAL INS CO	-0.00	(\$1)	(\$1)	\$0	\$0	0.00
285	GEICO INDEMNITY COMPANY	-0.00	(\$1)	(\$1)	\$1	\$1	-100.00
286	AUTOMOBILE CLUB INTER-INS EXCHANGE	-0.00	(\$4)	(\$4)	\$0	\$0	0.00
287	UNITED SERVICES AUTOMOBILE ASSOCIATION	-0.00	(\$8)	(\$8)	\$0	\$0	0.00
288	FIDELITY AND CASUALTY CO OF NY	-0.00	(\$11)	\$83	\$255	\$9	10.84
289	HARTFORD INSURANCE CO OF MIDWEST THE	-0.00	(\$69)	(\$335)	\$0	(\$7)	2.09
290	FARMLAND MUTUAL INSURANCE COMPANY	-0.00	(\$567)	\$1,472	\$0	\$3,208	217.93
291	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$1,507)	\$76	(\$11,287)	(\$12,930)	-17013.16
292	TIG PREMIER INSURANCE COMPANY	-0.01	(\$8,229)	(\$6,312)	(\$5,261)	(\$13,261)	210.09
293	PROGRESSIVE CASUALTY INSURANCE CO	-0.01	(\$8,612)	\$45,306	\$19,098	\$17,948	39.62
294	INSURANCE CO OF THE STATE OF PA	-0.05	(\$32,475)	\$79,828	\$29,519	\$41,302	51.74
TOTAL		100.00	\$67,132,421	\$66,626,226	\$54,739,166	\$55,342,006	83.06

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS INDEMNITY COMPANY	29.38	\$9,591,851	\$9,035,505	\$5,392,236	(\$1,674,170)	-18.53
2	AMERICAN HOME ASSURANCE COMPANY	11.92	\$3,891,410	\$4,620,814	\$489,569	\$10,652,598	230.54
3	NATIONAL UNION FIRE INS CO OF PITTSBURG	8.40	\$2,741,107	\$2,341,721	\$345,474	\$56,718	2.42
4	ST PAUL FIRE & MARINE INSURANCE CO	5.38	\$1,756,497	\$1,500,483	\$374,470	\$3,254,243	216.88
5	INDEMNITY INSURANCE CO OF NORTH AMERICA	4.09	\$1,333,909	\$1,866,963	\$211,405	\$1,663,485	89.10
6	NEW YORK MARINE & GENERAL INS CO	3.97	\$1,296,954	\$2,107,235	\$773,954	\$696,441	33.05
7	UNITED PACIFIC INSURANCE COMPANY	3.24	\$1,059,519	\$1,193,398	\$452,530	\$919,431	77.04
8	AVEMCO INSURANCE COMPANY	3.18	\$1,038,569	\$1,028,747	\$254,889	\$1,163,249	113.07
9	NAVIGATORS INSURANCE COMPANY	3.12	\$1,020,137	\$1,004,570	\$103,621	\$371,922	37.02
10	OLD REPUBLIC INSURANCE COMPANY	2.89	\$944,538	\$859,652	\$343,659	\$349,033	40.60
11	CONTINENTAL CASUALTY COMPANY	2.79	\$911,907	\$947,688	\$47,896	\$117,771	12.43
12	GREAT AMERICAN INSURANCE COMPANY	2.50	\$817,344	\$344,574	\$10,972	\$269,652	78.26
13	RANGER INSURANCE COMPANY	2.24	\$730,824	\$567,711	\$90,917	\$246,290	43.38
14	TRAVELERS CASUALTY AND SURETY CO	1.70	\$555,436	\$952,548	\$1,102,854	\$1,060,298	111.31
15	LUMBERMENS MUTUAL CASUALTY CO	1.41	\$461,562	\$479,641	\$38,748	\$90,547	18.88
16	FEDERAL INSURANCE COMPANY	1.39	\$453,739	\$481,924	\$52,732	\$36,201	7.51
17	GREENWICH INSURANCE COMPANY	1.32	\$432,398	\$514,570	\$49,910	(\$3,255)	-0.63
18	GENERAL INSURANCE CO OF AMERICA	1.30	\$423,144	\$445,601	\$422,057	\$422,410	94.80
19	FIREMANS FUND INSURANCE COMPANY	1.16	\$380,327	\$395,225	(\$128,049)	(\$157,075)	-39.74
20	SUN INSURANCE OFFICE OF AMERICA INC	1.16	\$380,327	\$395,225	\$35,299	\$105,329	26.65
21	CIGNA INSURANCE COMPANY	1.16	\$378,260	\$486,767	\$7,674	\$36,139	7.42
22	VIRGINIA SURETY COMPANY INC	0.80	\$260,581	\$613,367	\$151,559	\$158,000	25.76
23	INSURANCE COMPANY OF NORTH AMERICA	0.74	\$241,459	\$306,198	\$24,086	\$29,578	9.66
24	NOBEL INSURANCE COMPANY	0.60	\$196,115	\$177,312	\$42,845	\$143,999	81.21
25	CENTENNIAL INSURANCE COMPANY	0.57	\$184,625	\$191,857	(\$15,787)	(\$7,622)	-3.97
26	INSURANCE CO OF THE STATE OF PA	0.52	\$170,959	\$220,369	\$46,289	(\$10,442)	-4.74
27	AMERICAN EMPIRE INS CO	0.48	\$156,783	\$169,586	(\$55,414)	(\$206,161)	-121.57
28	U S SPECIALTY INSURANCE COMPANY	0.47	\$153,160	\$159,655	\$169,696	\$167,445	104.88
29	GULF INSURANCE COMPANY	0.41	\$134,789	\$157,834	\$11,893	\$31,593	20.02
30	NEW HAMPSHIRE INSURANCE COMPANY	0.39	\$127,949	\$106,941	\$0	\$22,327	20.88
31	AMERICAN INSURANCE COMPANY THE	0.23	\$73,850	\$76,742	(\$18,471)	(\$19,311)	-25.16
32	ZURICH INSURANCE COMPANY	0.21	\$67,729	\$74,999	\$0	\$0	0.00
33	UNITED STATES FIDELITY & GUARANTY CO	0.17	\$54,281	\$40,782	\$47,662	(\$2,759)	-6.77
34	JEFFERSON INSURANCE CO OF NEW YORK	0.15	\$47,573	\$46,841	\$43,743	\$1,890	4.03
35	LIBERTY MUTUAL INSURANCE COMPANY	0.12	\$40,160	\$40,160	\$0	\$0	0.00
36	ROYAL INDEMNITY COMPANY	0.12	\$39,990	\$40,821	\$0	(\$1,867)	-4.57
37	JOHN DEERE INSURANCE COMPANY	0.11	\$37,235	\$4,261	\$0	\$1,797	42.17
38	GENERALI U S BRANCH	0.09	\$30,616	\$38,185	\$8,598	\$3,473	9.10
39	HARTFORD FIRE INSURANCE COMPANY	0.04	\$14,015	\$14,015	\$0	(\$2,130)	-15.20
40	RELANCE NATIONAL INSURANCE COMPANY	0.02	\$4,917	\$10,159	\$0	\$5,137	50.57
41	GENERAL ACCIDENT INS CO OF AMERICA	0.01	\$3,600	\$3,600	\$0	\$0	0.00
42	GLENS FALLS INSURANCE COMPANY THE	0.01	\$3,474	\$3,568	(\$111,591)	(\$154,061)	-4317.85
43	CONTINENTAL INSURANCE COMPANY THE	0.01	\$3,439	\$3,532	(\$356,794)	(\$487,944)	-13814.95
44	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01	\$2,963	\$2,347	\$0	\$47	2.00
45	CINCINNATI INS CO THE	0.01	\$2,089	\$2,089	\$0	\$0	0.00
46	FIREMENS INS CO OF NEWARK NEW JERSEY	0.01	\$1,737	\$1,784	(\$67,745)	(\$92,119)	-5163.62
47	MARYLAND CASUALTY COMPANY	0.00	\$798	\$2,609	\$9,439	(\$15,424)	-591.18
48	NATIONAL INSURANCE UNDERWRITERS	0.00	\$750	\$1,021	\$0	\$0	0.00
49	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$546	\$546	\$0	\$0	0.00
50	ARKWRIGHT MUTUAL INSURANCE CO	0.00	\$432	\$194,043	\$29,350	(\$18,704)	-9.64
51	ALLIANCE ASSURANCE CO OF AMERICA	0.00	\$0	\$0	\$7,798	\$5,323	N/A
52	AMERICAN MOTORISTS INSURANCE CO	0.00	\$0	\$0	(\$70,633)	(\$95,464)	N/A
53	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	(\$665,478)	(\$916,250)	N/A
54	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$1,551)	N/A
55	COLUMBIA MUTUAL INSURANCE CO	0.00	\$0	\$0	\$52,318	\$11,318	N/A
56	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	(\$60,278)	N/A
57	HANOVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$264	N/A
58	LONDON ASSURANCE OF AMERICA INC THE	0.00	\$0	\$0	\$5,896	\$4,025	N/A
59	RLI INSURANCE COMPANY	0.00	\$0	\$0	\$250	\$201,023	N/A
60	SEA INSURANCE CO OF AMERICA THE	0.00	\$0	\$0	(\$43,376)	(\$52,277)	N/A

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TIG INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$96,465)	N/A
62	TITAN INDEMNITY COMPANY	0.00	\$0	\$0	(\$8,812)	\$11,188	N/A
63	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	(\$76)	\$588	N/A
64	UTICA MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$3,047	\$3,047	N/A
65	NORTH AMERICAN SPECIALTY INS CO	-0.00	(\$138)	\$83,845	\$45,418	\$47,503	56.66
66	BERKLEY REGIONAL INSURANCE COMPANY	-0.01	(\$1,781)	\$26,110	(\$5,626)	(\$16,626)	-63.68
67	INSURANCE CORPORATION OF NEW YORK	-0.01	(\$2,853)	(\$2,853)	\$58,736	(\$18,798)	658.89
TOTA		100.00	\$32,651,601	\$34,382,887	\$9,811,637	\$18,250,569	53.08

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	17.99	\$2,993,576	\$3,057,518	\$805,448	\$1,057,206	34.58
2	GUMIS INSURANCE SOCIETY INC	14.05	\$2,337,337	\$2,573,434	\$1,528,712	\$1,759,647	68.38
3	KANSAS BANKERS SURETY COMPANY THE	8.49	\$1,412,962	\$1,585,157	\$27,251	(\$169,350)	-10.68
4	NATIONAL UNION FIRE INS CO OF PITTSBURG	7.80	\$1,297,886	\$1,195,362	(\$2,642)	\$202,903	16.97
5	WESTERN SURETY COMPANY	6.22	\$1,034,382	\$972,927	(\$30,140)	\$27,040	2.78
6	FIDELITY AND DEPOSIT CO MARYLAND	5.76	\$957,978	\$947,274	\$60,877	\$120,439	12.71
7	CONTINENTAL CASUALTY COMPANY	5.62	\$934,545	\$441,964	\$0	\$120,393	27.24
8	HARTFORD FIRE INSURANCE COMPANY	3.52	\$586,107	\$627,211	\$1,085,000	\$704,368	112.30
9	RELiance INSURANCE COMPANY	3.24	\$539,209	\$492,466	(\$123,369)	(\$69,882)	-14.19
10	TRAVELERS CASUALTY & SUR CO OF AMERI	3.14	\$522,999	\$517,784	\$0	(\$32,403)	-6.26
11	TRAVELERS CASUALTY AND SURETY CO	2.91	\$484,826	\$802,154	\$46,111	(\$749,440)	-93.43
12	HANOVER INSURANCE COMPANY THE	2.29	\$380,748	\$380,577	\$91,483	\$186,806	51.71
13	ST PAUL MERCURY INSURANCE COMPANY	1.76	\$295,434	\$633,305	\$4,444	(\$275,903)	-43.57
14	GULF INSURANCE COMPANY	1.74	\$289,708	\$381,965	\$50,000	\$20,032	5.24
15	UNITED STATES FIDELITY & GUARANTY CO	0.92	\$152,562	\$170,622	\$10,386	(\$4,951)	-2.90
16	ST PAUL FIRE & MARINE INSURANCE CO	0.89	\$148,267	\$203,435	(\$180,983)	(\$302,852)	-148.87
17	FEDERATED MUTUAL INSURANCE COMPANY	0.83	\$138,211	\$139,331	\$48,384	\$49,316	35.39
18	OLD REPUBLIC SURETY COMPANY	0.73	\$121,730	\$127,714	\$20,862	\$6,761	5.29
19	UNIVERSAL UNDERWRITERS INS CO	0.55	\$90,918	\$90,918	\$39,667	\$44,349	48.78
20	ZURICH INSURANCE COMPANY	0.52	\$86,319	\$53,217	\$7,766	\$9,362	17.59
21	CONTINENTAL INSURANCE COMPANY THE	0.49	\$82,175	\$114,828	\$25,595	(\$137,117)	-119.41
22	OHIO CASUALTY INSURANCE COMPANY	0.47	\$77,995	\$72,710	\$66,270	\$15,632	21.50
23	AMERICAN STATES INSURANCE COMPANY	0.44	\$73,469	\$70,645	\$148	(\$4,852)	-6.87
24	LIBERTY MUTUAL INSURANCE COMPANY	0.43	\$72,041	\$67,209	\$2,442	\$28,448	42.33
25	ROYAL INSURANCE COMPANY OF AMERICA	0.42	\$70,117	\$42,532	\$0	\$3,057	7.19
26	TRAVELERS INDEMNITY CO OF ILLINOIS	0.42	\$69,502	\$77,704	\$13,582	\$31,497	40.53
27	LUMBERMENS MUTUAL CASUALTY CO	0.41	\$68,711	\$64,888	\$27,826	\$28,732	44.28
28	ARKWRIGHT MUTUAL INSURANCE CO	0.39	\$64,479	\$120,515	\$922	\$922	0.77
29	GREAT AMERICAN INSURANCE COMPANY	0.38	\$62,809	\$17,453	\$0	\$859	4.92
30	FRONTIER INSURANCE COMPANY	0.36	\$59,367	\$57,272	\$5,825	\$10,020	17.50
31	ALLIED MUTUAL INS CO	0.32	\$53,419	\$50,470	(\$650)	(\$650)	-1.29
32	HARTFORD UNDERWRITERS INSURANCE CO	0.31	\$52,276	\$7,176	\$0	(\$33)	-0.46
33	AFFILIATED FM INSURANCE COMPANY	0.30	\$50,457	\$26,370	\$0	\$0	0.00
34	AMERICAN CASUALTY CO OF READING PA	0.30	\$50,103	\$60,471	\$0	\$92,269	152.58
35	BANCINSURE INC	0.29	\$48,574	\$12,947	\$0	\$2,710	20.93
36	STATE FARM FIRE AND CASUALTY CO	0.29	\$48,308	\$50,536	\$0	(\$6,780)	-13.42
37	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27	\$44,128	\$44,592	(\$1,312)	(\$1,906)	-4.27
38	RLI INSURANCE COMPANY	0.26	\$43,624	\$33,028	\$0	(\$8,143)	-24.65
39	CONTINENTAL WESTERN INSURANCE CO	0.24	\$39,208	\$36,810	\$0	\$688	1.87
40	PROGRESSIVE CASUALTY INSURANCE CO	0.23	\$38,180	\$17,099	\$0	(\$1,232)	-7.21
41	ST PAUL PROPERTY & CASUALTY INS CO	0.22	\$36,693	\$32,103	\$0	\$200	0.62
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.21	\$34,968	\$30,128	\$0	\$622	2.06
43	UNITED FIRE AND CASUALTY COMPANY	0.21	\$34,645	\$33,586	\$0	(\$1,000)	-2.98
44	AMERICAN MOTORISTS INSURANCE CO	0.20	\$32,466	\$36,707	(\$1,719)	(\$1,780)	-4.85
45	EXECUTIVE RISK INDEMNITY INC	0.19	\$31,369	\$16,680	\$0	\$11,409	68.40
46	GREAT NORTHERN INSURANCE COMPANY	0.18	\$29,383	\$24,770	(\$865)	\$997	4.03
47	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.17	\$27,740	\$25,701	\$927	(\$4,332)	-16.86
48	UNITED PACIFIC INSURANCE COMPANY	0.15	\$24,182	\$17,482	\$0	\$1,375	7.87
49	NORTH RIVER INSURANCE COMPANY THE	0.14	\$23,177	\$21,716	\$9,250	\$8,229	37.89
50	TRAVELERS INDEMNITY COMPANY	0.14	\$22,667	\$15,817	(\$2,832)	(\$23,087)	-145.96
51	JOHN DEERE INSURANCE COMPANY	0.12	\$20,648	\$26,697	\$36,873	\$7,431	27.83
52	UNITED STATES FIRE INSURANCE CO	0.12	\$19,724	\$17,014	\$4,900	\$10,858	63.82
53	CHRYSLER INSURANCE COMPANY	0.11	\$18,048	\$17,153	\$0	\$3,628	21.15
54	TRAVELERS INDEMNITY CO OF AMERICA	0.11	\$17,964	\$20,991	\$135	(\$20,166)	-96.07
55	FEDERATED RURAL ELECTRIC INS CORP	0.10	\$17,061	\$17,417	\$0	\$319	1.83
56	TRAVELERS CASUALTY AND SURETY CO OF IL	0.09	\$14,623	\$18,045	\$2,316	(\$1,326)	-7.35
57	FARMINGTON CASUALTY COMPANY	0.09	\$14,607	\$16,537	\$1,100	(\$2,430)	-14.69
58	FARMERS ALLIANCE MUTUAL INS CO	0.09	\$14,547	\$14,657	\$0	\$0	0.00
59	CINCINNATI INS CO THE	0.09	\$14,503	\$16,066	\$0	\$1,000	6.22
60	TRI STATE INSURANCE CO OF MINNESOTA	0.08	\$13,583	\$11,900	\$3,155	\$3,155	26.51

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ST PAUL GUARDIAN INSURANCE COMPANY	0.08	\$13,118	\$54,645	\$0	(\$7,150)	-13.08
62	AUTO OWNERS INSURANCE CO MUTUAL	0.08	\$12,838	\$12,926	(\$1,050)	(\$1,323)	-10.24
63	BOND SAFEGUARD INSURANCE COMPANY	0.07	\$11,988	\$11,346	\$0	\$0	0.00
64	HARTFORD CASUALTY INS CO	0.07	\$11,602	\$26,403	\$0	\$2,131	8.07
65	VIGILANT INSURANCE COMPANY	0.07	\$11,137	\$9,850	(\$8,900)	(\$7,336)	-74.48
66	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.06	\$10,290	\$9,522	\$648	(\$544)	-5.71
67	HARCO NATIONAL INSURANCE COMPANY	0.06	\$9,174	\$7,818	\$0	\$146	1.87
68	CHARTER OAK FIRE INSURANCE CO THE	0.05	\$9,136	\$9,425	\$0	(\$7,146)	-75.82
69	ALLENDALE MUTUAL INSURANCE COMPANY	0.04	\$7,250	\$7,250	\$0	\$0	0.00
70	CLARENDON NATIONAL INS CO	0.04	\$6,993	\$7,976	\$0	\$32,553	408.14
71	GRAIN DEALERS MUTUAL INSURANCE CO	0.04	\$6,790	\$6,781	\$0	\$239	3.52
72	SEABOARD SURETY COMPANY	0.04	\$6,367	\$10,279	(\$250)	(\$24,218)	-235.61
73	UTICA MUTUAL INSURANCE COMPANY	0.04	\$5,885	\$22,892	\$0	(\$1,000)	-4.37
74	TRUCK INSURANCE EXCHANGE	0.03	\$5,631	\$9,991	\$4,998	(\$3,018)	-30.21
75	SENTRY INSURANCE A MUTUAL COMPANY	0.03	\$5,074	\$5,242	\$0	(\$56)	-1.07
76	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03	\$4,460	\$4,253	\$0	(\$2,530)	-59.49
77	GENERAL ACCIDENT INS CO OF AMERICA	0.03	\$4,389	\$4,732	\$0	(\$76)	-1.61
78	STATE AUTOMOBILE MUTUAL INS CO	0.02	\$4,109	\$5,227	\$0	\$1,000	19.13
79	LUMBERMENS UNDERWRITING ALLIANCE	0.02	\$3,588	\$13,437	\$0	\$0	0.00
80	AMERICAN FAMILY MUTUAL INS CO	0.02	\$3,029	\$3,239	\$0	\$0	0.00
81	NORTHLAND INSURANCE COMPANY	0.02	\$2,909	\$2,677	\$0	\$2,640	98.62
82	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02	\$2,767	\$3,562	\$0	\$34	0.95
83	HAWKEYE SECURITY INSURANCE COMPANY	0.02	\$2,693	\$2,697	\$0	(\$75)	-2.78
84	FIDELITY & GUARANTY INS UNDERWRITERS	0.01	\$2,234	\$2,307	\$0	\$18	0.78
85	AMERICAN GUARANTEE & LIABILITY INS CO	0.01	\$2,190	\$2,227	(\$1,170)	(\$3,754)	-168.57
86	SAFECO INSURANCE CO OF AMERICA	0.01	\$2,032	\$1,585	\$0	\$0	0.00
87	GENERAL INSURANCE CO OF AMERICA	0.01	\$1,926	\$1,765	\$0	\$117	6.63
88	OLD REPUBLIC INSURANCE COMPANY	0.01	\$1,867	\$2,395	\$0	(\$1,022)	-42.67
89	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01	\$1,850	\$2,515	\$0	\$0	0.00
90	ALLSTATE INSURANCE COMPANY	0.01	\$1,822	\$1,934	\$0	(\$38)	-1.96
91	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$1,597	\$1,333	\$0	(\$139)	-10.43
92	UNITED SECURITY INSURANCE COMPANY	0.01	\$1,588	\$1,521	\$0	(\$40)	-2.63
93	TRAVELERS CASUALTY CO OF CT	0.01	\$1,509	\$1,230	\$23,225	\$23,004	1870.24
94	FIDELITY AND GUARANTY INSURANCE COMPANY	0.01	\$1,443	\$1,555	\$0	\$530	34.08
95	LEGION INSURANCE COMPANY	0.01	\$1,428	\$562	\$0	(\$182)	-32.38
96	AMERICAN ECONOMY INSURANCE COMPANY	0.01	\$1,418	\$1,368	\$0	\$0	0.00
97	GENERAL CASUALTY CO OF WISCONSIN	0.01	\$1,379	\$1,300	\$0	\$2,534	194.92
98	NORTH AMERICAN SPECIALTY INS CO	0.01	\$1,333	\$1,335	\$0	\$987	73.93
99	OWNERS INSURANCE COMPANY	0.01	\$1,295	\$2,219	\$5,012	\$4,852	218.66
100	WAUSAU BUSINESS INSURANCE COMPANY	0.01	\$1,125	\$696	\$0	\$83	11.93
101	TRANSPORTATION INSURANCE COMPANY	0.01	\$1,063	\$632	\$0	\$0	0.00
102	OAK RIVER INSURANCE COMPANY	0.01	\$927	\$927	(\$1,550)	(\$1,551)	-167.31
103	AMERICAN ZURICH INSURANCE COMPANY	0.01	\$920	\$385	\$0	(\$430)	-111.69
104	COMMERCIAL UNION INSURANCE COMPANY	0.01	\$915	\$1,558	\$909	(\$3,618)	-232.22
105	CHURCH MUTUAL INSURANCE COMPANY	0.00	\$795	\$3,208	\$0	\$0	0.00
106	LINCOLN GENERAL INSURANCE CO	0.00	\$792	\$181	\$0	\$0	0.00
107	PENNSYLVANIA GENERAL INSURANCE CO	0.00	\$785	\$785	\$0	\$0	0.00
108	PEERLESS INSURANCE COMPANY	0.00	\$745	\$1,131	\$0	(\$10)	-0.88
109	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$726	\$514	\$0	(\$194)	-37.74
110	REPUBLIC WESTERN INS CO	0.00	\$707	\$537	\$0	\$115	21.42
111	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$644	\$644	\$0	(\$93)	-14.44
112	PHOENIX INSURANCE COMPANY THE	0.00	\$638	\$205	(\$441)	(\$506)	-246.83
113	RELiance NATIONAL INDEMNITY COMPANY	0.00	\$594	\$501	\$0	\$55	10.98
114	STATEWIDE INSURANCE COMPANY	0.00	\$536	\$445	\$0	\$10	2.25
115	CONNECTICUT SURETY COMPANY THE	0.00	\$512	\$326	\$0	\$51	15.64
116	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$432	\$624	\$0	(\$6)	-0.96
117	AMERICAN ALTERNATIVE INS CORP	0.00	\$388	\$308	\$0	\$129	41.88
118	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$384	\$108	\$0	\$0	0.00
119	SECURITY NATIONAL INSURANCE COMPANY	0.00	\$364	\$303	\$0	\$10	3.30
120	GRINNELL MUTUAL REINSURANCE COMPANY	0.00	\$361	\$101	\$0	\$0	0.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00	\$334	\$495	\$0	\$0	0.00
122	AMERICAN INDEMNITY COMPANY	0.00	\$250	\$328	\$0	\$0	0.00
123	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$216	\$207	\$0	\$0	0.00
124	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$202	\$158	\$0	\$12	7.59
125	AIU INSURANCE COMPANY	0.00	\$144	\$144	\$0	\$29	20.14
126	ROYAL INDEMNITY COMPANY	0.00	\$119	\$125	\$0	\$11	8.80
127	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00	\$100	\$100	\$0	\$0	0.00
128	FIRST NATIONAL INS CO OF AMERICA	0.00	\$100	\$100	\$0	\$0	0.00
129	PROTECTION MUTUAL INSURANCE COMPANY	0.00	\$100	\$100	\$0	\$0	0.00
130	TRI STATE INSURANCE COMPANY	0.00	\$100	\$21	\$0	\$1	4.76
131	INDIANA LUMBERMENS MUTUAL INS CO	0.00	\$58	\$103	\$0	\$0	0.00
132	WESTFIELD INSURANCE COMPANY	0.00	\$54	\$44	\$0	(\$14)	-31.82
133	UNIVERSAL SURETY COMPANY	0.00	\$50	\$52	\$0	\$20	38.46
134	SECURA INSURANCE A MUTUAL COMPANY	0.00	\$45	\$257	\$0	(\$217)	-84.44
135	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$255)	N/A
136	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$0	\$0	\$0	(\$38)	N/A
137	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	(\$1,245)	(\$1,256)	N/A
138	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$0	\$0	\$0	\$4	N/A
139	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$4,647	N/A
140	CIGNA INSURANCE COMPANY	0.00	\$0	\$373	\$0	(\$9,409)	-2522.52
141	ECONOMY FIRE & CASUALTY COMPANY	0.00	\$0	\$17	\$0	(\$18)	-105.88
142	ECONOMY PREFERRED INSURANCE COMPANY	0.00	\$0	\$652	\$0	(\$49)	-7.52
143	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$25	\$0	\$0	0.00
144	FIREMANS FUND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$28)	N/A
145	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	(\$273)	N/A
146	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$0	\$0	(\$625)	(\$902)	N/A
147	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$0	\$12	\$0	(\$221)	-1841.67
148	MASSACHUSETTS BAY INS CO	0.00	\$0	\$656	\$0	\$8	1.22
149	MID CENTURY INSURANCE COMPANY	0.00	\$0	\$173	\$0	(\$2,368)	-1368.79
150	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	\$0	\$0	(\$252)	N/A
151	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$60	N/A
152	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$2	N/A
153	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$20)	N/A
154	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	(\$1,000)	(\$1,000)	N/A
155	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$0	\$0	(\$3,650)	(\$3,650)	N/A
156	OHIO FARMERS INSURANCE CO	0.00	\$0	\$179	\$0	(\$105)	-58.66
157	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	(\$39)	N/A
158	REGENT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2,578)	N/A
159	TIG INSURANCE COMPANY	0.00	\$0	\$0	\$35,235	\$9,356	N/A
160	TIG PREMIER INSURANCE COMPANY	0.00	\$0	\$0	\$1,258	\$1,204	N/A
161	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,512)	N/A
162	VIRGINIA SURETY COMPANY INC	0.00	\$0	\$0	\$0	(\$10,624)	N/A
163	WAUSAU UNDERWRITERS INS CO	0.00	\$0	\$0	\$0	\$350	N/A
164	AMERICAN ALLIANCE INSURANCE COMPANY	-0.00	(\$406)	\$1,567	\$0	(\$137)	-8.74
TOTAL		100.00	\$16,641,191	\$17,170,085	\$3,734,549	\$2,748,986	16.01

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIDELITY AND DEPOSIT CO MARYLAND	9.23	\$4,018,452	\$4,260,478	\$454,332	\$996,205	23.38
2	UNITED STATES FIDELITY & GUARANTY CO	6.38	\$2,778,691	\$2,798,605	(\$817,383)	(\$1,146,151)	-40.95
3	SAFECO INSURANCE CO OF AMERICA	4.75	\$2,070,001	\$2,143,743	\$929,995	\$537,843	25.09
4	RELIANCE INSURANCE COMPANY	4.41	\$1,919,278	\$1,823,147	\$693,072	(\$76,682)	-4.21
5	UNITED FIRE AND CASUALTY COMPANY	3.57	\$1,555,453	\$1,517,995	\$248,907	\$627,336	41.33
6	TRAVELERS CASUALTY AND SURETY CO	3.21	\$1,399,336	\$1,776,662	\$1,832,935	\$773,057	43.51
7	WESTERN SURETY COMPANY	3.21	\$1,397,170	\$1,333,894	\$286,948	\$214,253	16.06
8	AMERICAN INSURANCE COMPANY THE	3.13	\$1,361,044	\$1,202,812	(\$273,112)	(\$209,276)	-17.40
9	FRONTIER INSURANCE COMPANY	3.07	\$1,338,355	\$1,166,673	\$77,944	\$39,690	3.40
10	TRAVELERS CASUALTY & SUR CO OF AMERI	2.84	\$1,238,216	\$983,840	\$0	\$156,349	15.89
11	EMPLOYERS MUTUAL CASUALTY COMPANY	2.81	\$1,223,976	\$1,239,937	\$329,753	\$602,844	48.62
12	FEDERAL INSURANCE COMPANY	2.64	\$1,149,820	\$1,888,127	(\$1,029)	\$26,795	1.42
13	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.62	\$1,138,789	\$1,951,968	\$14,112	\$180,437	9.24
14	ST PAUL FIRE & MARINE INSURANCE CO	2.39	\$1,040,606	\$1,207,983	\$24,493	\$69,396	5.74
15	SEABOARD SURETY COMPANY	2.27	\$988,183	\$1,034,730	\$0	(\$15,619)	-1.51
16	AMERICAN STATES INSURANCE COMPANY	2.27	\$987,625	\$1,148,008	\$116,699	\$229,831	20.02
17	FIREMANS FUND INSURANCE COMPANY	2.22	\$966,982	\$954,961	\$4,775	\$136,610	14.31
18	HARTFORD FIRE INSURANCE COMPANY	2.11	\$917,270	\$872,354	\$93,522	\$78,488	9.00
19	AMWEST SURETY INSURANCE COMPANY	2.06	\$895,225	\$951,701	\$70,004	(\$70,403)	-7.40
20	UNITED PACIFIC INSURANCE COMPANY	1.87	\$814,138	\$822,533	\$220,893	\$132,993	16.17
21	NATIONAL FIRE INS CO OF HARTFORD	1.85	\$804,752	\$817,470	\$0	\$40,261	4.93
22	CONTINENTAL CASUALTY COMPANY	1.79	\$778,654	\$760,825	\$91,326	\$148,197	19.48
23	MERCHANTS BONDING CO (MUTUAL)	1.51	\$657,944	\$608,778	\$5,361	\$24,570	4.04
24	STATEWIDE INSURANCE COMPANY	1.45	\$632,233	\$674,288	\$80,904	\$88,081	13.06
25	AMERICAN CASUALTY CO OF READING PA	1.41	\$614,012	\$872,262	(\$125)	\$10,749	1.23
26	AMERICAN HOME ASSURANCE COMPANY	1.29	\$563,218	\$765,167	\$0	\$91,389	11.94
27	OHIO CASUALTY INSURANCE COMPANY	1.15	\$498,970	\$412,997	\$100,115	\$91,545	22.17
28	WASHINGTON INTERNATIONAL INSURANCE CO	1.09	\$475,791	\$463,964	\$10,000	\$47,865	10.32
29	GENERAL ACCIDENT INS CO OF AMERICA	1.05	\$455,063	\$164,201	\$0	\$5,830	3.55
30	OLD REPUBLIC SURETY COMPANY	0.96	\$416,109	\$447,926	\$17,280	(\$25,613)	-5.72
31	RLI INSURANCE COMPANY	0.79	\$343,720	\$264,412	\$13,242	\$46,416	17.55
32	KANSAS BANKERS SURETY COMPANY THE	0.75	\$327,564	\$280,257	\$0	\$90,500	32.29
33	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.75	\$326,116	\$496,890	\$486,248	\$519,549	104.56
34	GREAT AMERICAN INSURANCE COMPANY	0.71	\$309,894	\$384,822	\$0	(\$108,643)	-28.23
35	UNIVERSAL SURETY OF AMERICA	0.67	\$293,219	\$233,126	(\$48,559)	(\$163,375)	-70.08
36	CREDIT GENERAL INS CO	0.63	\$276,269	\$260,784	\$146,091	\$154,344	59.18
37	NATIONAL AMERICAN INSURANCE COMPANY	0.55	\$240,348	\$254,790	(\$23,851)	(\$40,581)	-15.93
38	INSURANCE CO OF THE STATE OF PA	0.54	\$235,256	\$180,189	\$0	\$15,863	8.80
39	UNIVERSAL SURETY COMPANY	0.54	\$234,691	\$267,077	\$237,156	\$246,648	92.35
40	INTERCARGO INSURANCE COMPANY	0.53	\$232,235	\$250,347	\$47,789	\$64,574	25.79
41	SAFETY NATIONAL CASUALTY CORPORATION	0.51	\$220,839	\$232,286	\$0	\$23,820	10.25
42	GULF INSURANCE COMPANY	0.49	\$211,948	\$249,529	\$494,077	\$589,289	236.16
43	LIBERTY MUTUAL INSURANCE COMPANY	0.49	\$211,842	\$290,776	\$1,250,523	\$1,301,620	447.64
44	ALLIED MUTUAL INS CO	0.43	\$186,194	\$168,966	(\$274)	(\$1,306)	-0.77
45	MID CONTINENT CASUALTY COMPANY	0.43	\$185,884	\$185,045	\$0	\$0	0.00
46	NOBEL INSURANCE COMPANY	0.42	\$184,037	\$167,932	\$0	\$526	0.31
47	CUMBERLAND CASUALTY & SURETY COMPANY	0.41	\$177,547	\$121,720	\$0	\$32,761	26.92
48	STATE FARM FIRE AND CASUALTY CO	0.40	\$172,143	\$160,882	\$6,017	(\$6,993)	-4.35
49	UNITED STATES FIRE INSURANCE CO	0.39	\$168,808	\$151,063	(\$181,573)	(\$477,680)	-316.21
50	AMERICAN MOTORISTS INSURANCE CO	0.37	\$161,961	\$147,027	\$0	(\$7,984)	-5.43
51	AMERICAN MANUFACTURERS MUTUAL INS CO	0.37	\$161,885	\$140,382	\$22,742	\$3,845	2.74
52	AMERICAN GUARANTEE & LIABILITY INS CO	0.37	\$160,277	\$55,581	\$0	\$22,506	40.49
53	INTERNATIONAL FIDELITY INSURANCE CO	0.37	\$159,939	\$132,435	\$0	(\$2,284)	-1.72
54	NORTH RIVER INSURANCE COMPANY THE	0.36	\$154,769	\$117,807	(\$2,951)	(\$3,935)	-3.34
55	EVERGREEN NATIONAL INDEMNITY COMPANY	0.35	\$152,468	\$121,641	\$0	\$27,270	22.42
56	FEDERATED MUTUAL INSURANCE COMPANY	0.34	\$149,071	\$134,306	\$6,976	\$22,427	16.70
57	ACSTAR INSURANCE COMPANY	0.29	\$124,470	\$83,039	\$0	\$18,671	22.48
58	INSURANCE COMPANY OF NORTH AMERICA	0.28	\$120,646	\$117,508	\$11,050	\$136,064	115.79
59	FARMINGTON CASUALTY COMPANY	0.27	\$118,914	\$123,779	\$9,078	\$12,387	10.01
60	RELIANCE NATIONAL INDEMNITY COMPANY	0.27	\$117,459	\$122,880	\$0	\$705	0.57
61	CONTRACTORS BONDING & INS COMPANY	0.26	\$112,796	\$113,016	\$0	\$4,847	4.29
62	CINCINNATI INS CO THE	0.26	\$111,872	\$114,343	\$2,879	\$11,049	9.66
63	NATIONAL SURETY CORPORATION	0.25	\$109,720	\$194,881	\$0	\$27,048	13.88
64	UNIVERSAL UNDERWRITERS INS CO	0.20	\$88,263	\$89,330	\$20,554	\$35,401	39.63
65	FARMLAND MUTUAL INSURANCE COMPANY	0.19	\$84,865	\$79,788	(\$311)	(\$452)	-0.57

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	HANOVER INSURANCE COMPANY THE	0.19	\$82,263	\$37,826	\$0	\$2,685	7.10
67	ST PAUL MERCURY INSURANCE COMPANY	0.18	\$79,152	\$103,075	\$0	(\$1,543)	-1.50
68	FIDELITY AND GUARANTY INSURANCE COMPANY	0.18	\$78,555	\$187,406	(\$9,000)	(\$1,535)	-0.82
69	VIGILANT INSURANCE COMPANY	0.18	\$78,429	\$104,482	\$0	(\$3,395)	-3.25
70	MIDWEST EMPLOYERS CASUALTY COMPANY	0.18	\$78,332	\$100,604	\$0	\$45,260	44.99
71	LUMBERMENS MUTUAL CASUALTY CO	0.16	\$70,687	\$71,864	\$0	(\$4,506)	-6.27
72	HARTFORD CASUALTY INS CO	0.16	\$68,792	\$71,926	\$116,589	\$325,503	452.55
73	CONTINENTAL WESTERN INSURANCE CO	0.16	\$67,884	\$56,003	(\$349)	\$976	1.74
74	MILLERS MUTUAL INSURANCE ASSOCIATION	0.15	\$65,581	\$69,639	(\$18,788)	(\$19,491)	-27.99
75	FARMERS ALLIANCE MUTUAL INS CO	0.15	\$64,712	\$66,236	(\$4,927)	\$25,074	37.86
76	FAR WEST INSURANCE COMPANY	0.14	\$62,365	\$36,008	\$0	\$2,051	5.70
77	STAR INSURANCE COMPANY	0.14	\$60,963	\$67,481	\$24,685	\$3,462	5.13
78	EMPLOYERS REINSURANCE CORPORATION	0.14	\$60,420	\$59,301	\$0	\$51,110	86.19
79	REDLAND INSURANCE COMPANY	0.13	\$57,795	\$53,027	\$19,560	\$5,875	11.08
80	BOND SAFEGUARD INSURANCE COMPANY	0.10	\$44,910	\$54,107	\$25,000	\$25,000	46.20
81	BANKERS INSURANCE COMPANY	0.10	\$43,520	\$43,520	\$0	\$0	0.00
82	RANGER INSURANCE COMPANY	0.10	\$43,043	\$38,866	(\$1,389)	\$706	1.82
83	OLD REPUBLIC INSURANCE COMPANY	0.09	\$40,183	\$49,098	\$3,506	\$1,810	3.69
84	HARTFORD ACCIDENT & INDEMNITY CO	0.08	\$36,717	\$30,220	(\$1,580)	(\$19,901)	-65.85
85	SURETY BONDING COMPANY OF AMERICA	0.08	\$35,761	\$24,481	\$0	\$1,907	7.79
86	UTICA MUTUAL INSURANCE COMPANY	0.08	\$35,690	\$53,103	\$20	(\$3,980)	-7.49
87	AMERICAN SAFETY CASUALTY INS CO	0.08	\$33,054	\$25,894	\$0	\$4,816	18.60
88	FIREMENS INS CO OF NEWARK NEW JERSEY	0.08	\$32,699	\$34,477	(\$52,276)	(\$215,846)	-626.06
89	TRAVELERS INDEMNITY COMPANY	0.07	\$32,390	\$51,717	\$621,614	(\$838,743)	-1621.79
90	MARKEL INSURANCE COMPANY	0.06	\$26,728	\$20,421	\$0	\$11,752	57.55
91	CAROLINA CASUALTY INSURANCE COMPANY	0.05	\$23,233	\$1,478	\$0	\$393	26.59
92	AMERICAN AUTOMOBILE INSURANCE CO	0.05	\$23,193	\$21,788	\$0	\$4,788	21.98
93	AMERICAN ECONOMY INSURANCE COMPANY	0.05	\$22,325	\$28,429	\$0	\$0	0.00
94	GENERAL INSURANCE CO OF AMERICA	0.05	\$21,894	\$26,755	\$0	(\$418)	-1.56
95	GRAIN DEALERS MUTUAL INSURANCE CO	0.05	\$20,792	\$29,697	(\$4,824)	(\$4,617)	-15.55
96	CAPITOL INDEMNITY CORPORATION	0.05	\$20,577	\$15,842	\$0	\$0	0.00
97	CONNECTICUT SURETY COMPANY THE	0.04	\$17,172	\$11,919	\$0	\$1,846	15.49
98	TRI STATE INSURANCE CO OF MINNESOTA	0.04	\$16,579	\$10,984	\$0	\$0	0.00
99	ASSOCIATED INDEMNITY CORPORATION	0.04	\$15,891	\$27,414	\$0	\$5,934	21.65
100	AMERICAN BANKERS INS CO OF FLORIDA	0.04	\$15,735	\$11,866	\$898	(\$6,648)	-56.03
101	AUTO OWNERS INSURANCE CO MUTUAL	0.04	\$15,640	\$20,153	(\$46,098)	(\$34,336)	-170.38
102	COLUMBIA MUTUAL INSURANCE CO	0.03	\$13,312	\$14,575	\$0	\$0	0.00
103	NORTH AMERICAN SPECIALTY INS CO	0.03	\$13,130	\$27,244	(\$11,000)	(\$13,958)	-51.23
104	PEERLESS INSURANCE COMPANY	0.03	\$12,809	\$41,146	\$0	\$2,302	5.59
105	OHIO FARMERS INSURANCE CO	0.03	\$12,277	\$18,014	\$0	(\$887)	-4.92
106	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.03	\$12,129	\$7,126	\$0	\$915	12.84
107	AMERICAN NATIONAL FIRE INSURANCE CO	0.03	\$11,970	\$11,226	\$0	(\$57)	-0.51
108	OLD UNITED CASUALTY COMPANY	0.03	\$11,862	\$9,331	\$0	\$0	0.00
109	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03	\$11,058	\$9,766	\$65,852	\$72,245	739.76
110	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$8,447	\$8,911	\$1,800	(\$5,431)	-60.95
111	PROGRESSIVE CASUALTY INSURANCE CO	0.02	\$8,020	\$5,305	\$0	\$2,504	47.20
112	AMERICAN RELIABLE INSURANCE COMPANY	0.02	\$7,936	\$5,670	\$0	\$1,098	19.37
113	LINCOLN GENERAL INSURANCE CO	0.02	\$7,351	\$8,835	\$36,483	\$37,106	419.99
114	JOHN DEERE INSURANCE COMPANY	0.01	\$5,978	\$6,017	\$0	(\$219)	-3.64
115	ULICO CASUALTY COMPANY	0.01	\$5,945	\$14,755	\$0	(\$283)	-1.92
116	CUMIS INSURANCE SOCIETY INC	0.01	\$5,910	\$5,776	\$0	\$278	4.81
117	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01	\$5,636	\$1,848	\$0	\$626	33.87
118	LYNDON PROPERTY INSURANCE COMPANY	0.01	\$5,000	\$4,972	\$0	(\$221)	-4.44
119	MASSACHUSETTS BAY INS CO	0.01	\$4,421	\$8,783	\$0	\$515	5.86
120	SHELTER GENERAL INS CO	0.01	\$4,397	\$8,886	(\$12,851)	(\$8,605)	-96.84
121	CHRYSLER INSURANCE COMPANY	0.01	\$4,175	\$35,402	\$0	(\$1,115)	-3.15
122	FIRST NATIONAL INS CO OF AMERICA	0.01	\$3,783	\$418	\$0	\$13	3.11
123	WEST AMERICAN INSURANCE COMPANY	0.01	\$3,728	\$9,144	\$0	(\$375)	-4.10
124	MID-STATE SURETY CORPORATION	0.01	\$3,637	\$1,819	\$0	\$450	24.74
125	YOSEMITE INSURANCE COMPANY	0.01	\$3,325	\$2,966	\$0	\$20	0.67
126	HARCO NATIONAL INSURANCE COMPANY	0.01	\$3,113	\$2,850	\$0	\$146	5.12
127	INDIANA LUMBERMENS MUTUAL INS CO	0.01	\$2,875	\$2,337	\$6,308	(\$94,812)	-4057.00
128	STATE AUTOMOBILE MUTUAL INS CO	0.01	\$2,857	\$3,147	\$0	\$1,757	55.83
129	COMMERCIAL UNION INSURANCE COMPANY	0.01	\$2,809	\$2,485	\$136	\$869	34.97
130	INLAND INSURANCE COMPANY	0.01	\$2,797	\$1,828	\$0	\$191	10.45

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	TIG PREMIER INSURANCE COMPANY	0.01	\$2,629	\$39,017	\$14,127	(\$33,773)	-86.56
132	CONTINENTAL INSURANCE COMPANY THE	0.01	\$2,252	\$20,828	(\$531)	(\$67,080)	-322.07
133	LUMBERMENS UNDERWRITING ALLIANCE	0.01	\$2,213	\$1,214	\$0	\$0	0.00
134	EMPIRE FIRE AND MARINE INSURANCE CO	0.01	\$2,200	\$2,179	\$0	\$133	6.10
135	NATIONAL FARMERS UNION STANDARD INS CO	0.00	\$1,945	\$2,039	\$0	(\$30)	-1.47
136	CLARENDON NATIONAL INS CO	0.00	\$1,800	\$1,366	\$0	(\$18,349)	-1343.27
137	SECURITY INSURANCE CO OF HARTFORD	0.00	\$1,276	\$1,276	\$0	(\$100)	-7.84
138	TIG INSURANCE COMPANY	0.00	\$986	\$1,577	(\$1,799)	(\$132,263)	-8387.00
139	ALLSTATE INSURANCE COMPANY	0.00	\$960	\$2,859	\$1,500	\$6,250	218.61
140	ZURICH INSURANCE COMPANY	0.00	\$775	\$426	\$0	(\$128)	-30.05
141	GREAT WEST CASUALTY COMPANY	0.00	\$675	\$525	\$0	\$0	0.00
142	SENTRY INSURANCE A MUTUAL COMPANY	0.00	\$575	\$1,005	\$0	(\$90)	-8.96
143	AMCO INSURANCE COMPANY	0.00	\$515	\$3,107	\$0	\$0	0.00
144	COLONIA INSURANCE COMPANY	0.00	\$440	\$482	\$0	\$0	0.00
145	PROTECTIVE INSURANCE COMPANY	0.00	\$426	\$606	\$0	(\$8)	-1.32
146	ST PAUL GUARDIAN INSURANCE COMPANY	0.00	\$396	\$3,065	\$0	(\$7,643)	-249.36
147	HIGHLANDS INSURANCE COMPANY	0.00	\$370	\$19,349	\$0	\$0	0.00
148	HAWKEYE SECURITY INSURANCE COMPANY	0.00	\$350	\$469	\$1,000	\$967	206.18
149	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$325	\$494	\$0	\$18	3.64
150	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00	\$300	\$1,345	\$0	\$7,447	553.68
151	MARYLAND CASUALTY COMPANY	0.00	\$285	\$315	\$0	\$98	31.11
152	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$259	\$97	\$0	\$0	0.00
153	UNION INSURANCE CO	0.00	\$251	\$268	\$0	(\$2)	-0.75
154	BANCINSURE INC	0.00	\$250	\$61	\$0	\$0	0.00
155	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$100	\$79	\$0	\$3	3.80
156	AMERICAN HARDWARE MUTUAL INS CO	0.00	\$100	\$112	\$0	\$0	0.00
157	NATIONAL INDEMNITY COMPANY	0.00	\$100	\$100	\$0	(\$11)	-11.00
158	PENNSYLVANIA GENERAL INSURANCE CO	0.00	\$100	\$5,066	\$0	\$120	2.37
159	BITUMINOUS CASUALTY CORPORATION	0.00	\$50	\$116	\$0	\$0	0.00
160	REPUBLIC WESTERN INS CO	0.00	\$50	\$50	\$0	(\$16,003)	-32006.00
161	AFFILIATED FM INSURANCE COMPANY	0.00	\$0	\$25	\$0	\$0	0.00
162	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$1	N/A
163	AMERICAN INDEMNITY COMPANY	0.00	\$0	(\$618)	\$0	\$0	0.00
164	BALBOA INSURANCE COMPANY	0.00	\$0	\$195	\$0	\$46	23.59
165	BUCKEYE UNION INSURANCE COMPANY	0.00	\$0	\$25	\$0	(\$566)	-2264.00
166	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$9,761	(\$740,159)	N/A
167	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$0	\$238	\$0	\$249	104.62
168	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00	\$0	\$0	\$0	(\$43)	N/A
169	CONNECTICUT INDEMNITY COMPANY THE	0.00	\$0	\$0	\$0	\$0	N/A
170	FIDELITY & GUARANTY INS UNDERWRITERS	0.00	\$0	\$0	\$0	(\$1,037)	N/A
171	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$149	\$0	(\$626)	-420.13
172	GEICO GENERAL INS CO	0.00	\$0	\$3	\$0	(\$210)	-7000.00
173	INSURANCE COMPANY OF THE WEST	0.00	\$0	\$1,003	\$0	(\$46)	-4.59
174	INTEGON INDEMNITY CORP	0.00	\$0	\$0	(\$22,940)	(\$22,940)	N/A
175	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00	\$0	\$3,381	\$0	(\$99)	-2.93
176	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$14	\$0	\$0	0.00
177	LEGION INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$7,256)	N/A
178	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$6	N/A
179	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	\$0	\$619	\$0	(\$318,384)	-51435.22
180	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$224)	N/A
181	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$1,220	N/A
182	PHOENIX INSURANCE COMPANY THE	0.00	\$0	\$29	\$0	\$219	755.17
183	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$0	\$50	\$0	\$0	0.00
184	RISORP NATIONAL INSURANCE COMPANY	0.00	\$0	\$1,481	\$3,253	\$6,279	423.97
185	SECURITY NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$10	N/A
186	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$756	\$0	(\$39)	-5.16
187	TITAN INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$251)	N/A
188	TRI STATE INSURANCE COMPANY	0.00	\$0	\$9	\$0	(\$15,362)	-170688.89
189	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00	\$0	\$0	\$0	\$7	N/A
190	WAUSAU UNDERWRITERS INS CO	0.00	\$0	\$35	\$0	\$0	0.00
191	ROYAL INSURANCE COMPANY OF AMERICA	-0.00	(\$19)	\$103	\$0	(\$136)	-132.04
TOTAL		100.00	\$43,540,562	\$45,671,343	\$7,874,364	\$4,403,043	9.64

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GLASS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CAPITOL INDEMNITY CORPORATION	90.81	\$665,560	\$673,863	\$75,220	\$219,603	32.59
2	FEDERATED MUTUAL INSURANCE COMPANY	2.51	\$18,389	\$20,618	\$8,324	\$3,821	18.53
3	UNIVERSAL UNDERWRITERS INS CO	2.38	\$17,433	\$17,433	\$9,226	\$5,122	29.38
4	JOHN DEERE INSURANCE COMPANY	0.78	\$5,731	\$7,153	\$0	(\$117)	-1.64
5	AUTO OWNERS INSURANCE CO MUTUAL	0.74	\$5,426	\$4,912	\$959	\$1,591	32.39
6	OWNERS INSURANCE COMPANY	0.46	\$3,385	\$3,176	\$438	\$294	9.26
7	CHRYSLER INSURANCE COMPANY	0.36	\$2,617	\$3,418	\$3,046	\$3,583	104.83
8	WEST AMERICAN INSURANCE COMPANY	0.30	\$2,234	\$2,165	\$0	\$12	0.55
9	ALLIED MUTUAL INS CO	0.26	\$1,871	\$1,871	\$1,041	\$1,041	55.64
10	TRAVELERS INDEMNITY CO OF AMERICA	0.19	\$1,371	\$903	\$332	\$2,053	227.35
11	CHARTER OAK FIRE INSURANCE CO THE	0.17	\$1,274	\$558	\$0	\$735	131.72
12	FARMERS ALLIANCE MUTUAL INS CO	0.16	\$1,151	\$1,074	\$0	\$0	0.00
13	AMCO INSURANCE COMPANY	0.14	\$1,050	\$1,050	\$0	\$0	0.00
14	TRANSPORTATION INSURANCE COMPANY	0.14	\$1,047	\$1,058	\$0	\$1	0.09
15	OHIO CASUALTY INSURANCE COMPANY	0.08	\$579	\$687	\$0	(\$1)	-0.15
16	TRAVELERS INDEMNITY COMPANY	0.07	\$523	\$326	\$884	\$1,275	391.10
17	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.07	\$503	\$223	\$0	\$242	108.52
18	MICHIGAN MUTUAL INSURANCE COMPANY	0.07	\$500	\$500	\$0	(\$76)	-15.20
19	TRI STATE INSURANCE CO OF MINNESOTA	0.06	\$423	\$487	\$0	\$0	0.00
20	CONTINENTAL CASUALTY COMPANY	0.06	\$411	\$543	\$316	\$72	13.26
21	AMERICAN FAMILY MUTUAL INS CO	0.05	\$379	\$471	\$0	\$0	0.00
22	TRAVELERS CASUALTY AND SURETY CO	0.04	\$267	\$299	\$0	(\$114)	-38.13
23	AMERICAN NATIONAL FIRE INSURANCE CO	0.03	\$228	\$179	\$0	(\$5)	-2.79
24	HARTFORD FIRE INSURANCE COMPANY	0.02	\$167	\$166	\$0	(\$1)	-0.60
25	COMMERCIAL UNION INSURANCE COMPANY	0.02	\$133	\$303	\$0	\$18	5.94
26	HARTFORD CASUALTY INS CO	0.01	\$100	\$115	\$0	(\$8)	-6.96
27	TRUMBULL INSURANCE COMPANY	0.01	\$61	\$68	\$0	\$2	2.94
28	GRAIN DEALERS MUTUAL INSURANCE CO	0.01	\$57	\$56	\$0	\$0	0.00
29	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00	\$31	\$29	\$0	\$85	293.10
30	TWIN CITY FIRE INS CO	0.00	\$21	\$21	\$0	\$0	0.00
31	AMERICAN CASUALTY CO OF READING PA	0.00	\$10	\$10	\$0	(\$415)	-4150.00
32	PHOENIX INSURANCE COMPANY THE	0.00	\$5	\$2	\$0	\$0	0.00
33	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$11)	N/A
34	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$5	N/A
35	MASSACHUSETTS BAY INS CO	0.00	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00	\$732,937	\$743,737	\$99,786	\$238,807	32.11

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	31.18	\$976,553	\$1,070,202	\$17,190	\$120,934	11.30
2	OLD RELIABLE CASUALTY COMPANY	13.66	\$427,899	\$431,396	\$148,187	\$141,340	32.76
3	RELIANCE INSURANCE COMPANY	6.30	\$197,151	\$126,602	\$0	(\$11,683)	-9.23
4	NATIONAL UNION FIRE INS CO OF PITTSBURG	4.78	\$149,835	\$146,244	\$0	(\$8,257)	-5.65
5	SHELTER MUTUAL INSURANCE CO	4.68	\$146,439	\$136,976	\$31,743	\$29,413	21.47
6	HARTFORD FIRE INSURANCE COMPANY	3.83	\$119,836	\$148,186	\$22,952	\$29,112	19.65
7	BENCHMARK INSURANCE COMPANY	2.67	\$83,547	\$56,422	\$95,654	\$110,654	196.12
8	TRAVELERS CASUALTY AND SURETY CO	2.65	\$82,928	\$110,730	\$3,478	\$14,215	12.84
9	TRAVELERS CASUALTY & SUR CO OF AMERI	2.27	\$71,182	\$51,319	\$0	\$8,943	17.43
10	LIBERTY MUTUAL INSURANCE COMPANY	1.88	\$58,820	\$45,540	\$6,207	(\$5,966)	-13.10
11	FARMERS INSURANCE EXCHANGE	1.56	\$48,897	\$32,830	\$0	\$2,736	8.33
12	FEDERATED MUTUAL INSURANCE COMPANY	1.56	\$48,744	\$48,478	\$17,466	\$16,634	34.31
13	UNITED FIRE AND CASUALTY COMPANY	1.31	\$41,115	\$43,024	\$9,815	(\$33,985)	-78.99
14	TRUCK INSURANCE EXCHANGE	1.24	\$38,916	\$25,931	\$0	\$2,681	10.34
15	UNIVERSAL UNDERWRITERS INS CO	1.24	\$38,870	\$38,870	\$38,384	\$36,381	93.60
16	ROYAL INSURANCE COMPANY OF AMERICA	1.17	\$36,600	\$22,941	\$0	\$3,768	16.42
17	AFFILIATED FM INSURANCE COMPANY	1.17	\$36,503	\$13,358	\$0	\$0	0.00
18	MID CENTURY INSURANCE COMPANY	1.00	\$31,447	\$19,538	\$0	\$0	0.00
19	UNITED CASUALTY INSURANCE CO OF AMERICA	0.96	\$29,934	\$32,145	\$9,002	\$0	0.00
20	CONTINENTAL CASUALTY COMPANY	0.95	\$29,655	\$26,739	\$0	\$2,528	9.45
21	COLUMBIA MUTUAL INSURANCE CO	0.95	\$29,633	\$30,145	\$651	\$651	2.16
22	FEDERATED RURAL ELECTRIC INS CORP	0.91	\$28,415	\$28,614	\$115	(\$85)	-0.30
23	SHELTER GENERAL INS CO	0.72	\$22,587	\$32,455	\$29,912	\$30,580	94.22
24	STATE AUTO PROPERTY & CASUALTY INS CO	0.70	\$22,033	\$17,480	\$1,905	\$2,276	13.02
25	ALLIED MUTUAL INS CO	0.62	\$19,378	\$27,164	\$1,803	(\$297)	-1.09
26	NATIONAL FARMERS UNION STANDARD INS CO	0.61	\$18,964	\$20,180	\$0	(\$8,287)	-41.07
27	FIDELITY AND DEPOSIT CO MARYLAND	0.57	\$17,898	\$22,525	\$0	\$295	1.31
28	ST PAUL MERCURY INSURANCE COMPANY	0.51	\$16,039	\$18,334	\$7,283	\$7,250	39.54
29	UNITED STATES FIDELITY & GUARANTY CO	0.49	\$15,367	\$18,162	\$0	\$198	1.09
30	MILLERS MUTUAL INSURANCE ASSOCIATION	0.43	\$13,454	\$15,233	\$0	(\$72)	-0.47
31	FARMINGTON CASUALTY COMPANY	0.41	\$12,724	\$12,795	\$3,480	\$5,680	44.39
32	TRAVELERS INDEMNITY CO OF AMERICA	0.40	\$12,581	\$16,694	\$11,232	\$3,048	18.26
33	TRAVELERS INDEMNITY COMPANY	0.40	\$12,427	(\$22,981)	\$0	(\$7,943)	34.56
34	TRAVELERS INDEMNITY CO OF ILLINOIS	0.37	\$11,609	(\$19,087)	\$10,862	\$20,444	-107.11
35	EMPLOYERS MUTUAL CASUALTY COMPANY	0.33	\$10,458	\$13,174	\$614	\$237	1.80
36	ST PAUL FIRE & MARINE INSURANCE CO	0.33	\$10,261	\$10,523	(\$2,307)	(\$2,339)	-22.23
37	TRI STATE INSURANCE CO OF MINNESOTA	0.32	\$10,055	\$9,653	\$2,758	(\$542)	-5.61
38	ZURICH INSURANCE COMPANY	0.32	\$9,938	\$9,599	\$0	(\$1)	-0.01
39	AMERICAN MOTORISTS INSURANCE CO	0.27	\$8,536	\$11,029	\$298	\$353	3.20
40	GENERAL ACCIDENT INS CO OF AMERICA	0.26	\$8,095	\$7,957	\$1,484	\$1,508	18.95
41	AUTO OWNERS INSURANCE CO MUTUAL	0.26	\$8,006	\$7,428	\$1,159	(\$23)	-0.31
42	JOHN DEERE INSURANCE COMPANY	0.24	\$7,544	\$12,479	\$0	\$25,372	203.32
43	LEGION INSURANCE COMPANY	0.23	\$7,343	\$3,211	\$0	\$0	0.00
44	AMERICAN STATES INSURANCE COMPANY	0.22	\$7,017	\$8,387	\$1,619	\$1,619	19.30
45	CINCINNATI INS CO THE	0.21	\$6,711	\$6,630	\$0	\$0	0.00
46	ST PAUL PROPERTY & CASUALTY INS CO	0.21	\$6,658	\$4,463	\$4,784	\$1,328	29.76
47	ARKWRIGHT MUTUAL INSURANCE CO	0.20	\$6,362	\$19,875	\$0	\$0	0.00
48	OWNERS INSURANCE COMPANY	0.17	\$5,261	\$7,327	\$1,078	(\$1,403)	-19.15
49	MENDOTA INSURANCE COMPANY	0.16	\$4,993	\$3,853	\$0	(\$6)	-0.16
50	WAUSAU UNDERWRITERS INS CO	0.13	\$4,210	\$2,949	\$1,366	\$1,720	58.32
51	LUMBERMENS MUTUAL CASUALTY CO	0.12	\$3,629	\$3,077	\$0	\$0	0.00
52	SAFECO INSURANCE CO OF AMERICA	0.11	\$3,584	\$2,741	\$0	\$73	2.66
53	UNITED SECURITY INSURANCE COMPANY	0.11	\$3,295	\$2,779	\$0	(\$89)	-3.20
54	OHIO CASUALTY INSURANCE COMPANY	0.10	\$3,135	\$3,680	\$0	(\$9)	-0.24
55	SENTRY INSURANCE A MUTUAL COMPANY	0.10	\$3,124	\$2,890	\$0	(\$129)	-4.46
56	CONTINENTAL WESTERN INSURANCE CO	0.09	\$2,815	\$2,292	\$0	\$0	0.00
57	ALLENDAL MUTUAL INSURANCE COMPANY	0.09	\$2,750	\$2,750	\$0	\$0	0.00
58	CHRYSLER INSURANCE COMPANY	0.08	\$2,645	\$2,617	\$0	\$925	35.35
59	FARMERS ALLIANCE MUTUAL INS CO	0.08	\$2,635	\$2,385	\$0	\$0	0.00
60	HAWKEYE SECURITY INSURANCE COMPANY	0.08	\$2,457	\$2,585	\$0	(\$62)	-2.40

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN GUARANTEE & LIABILITY INS CO	0.08	\$2,362	\$2,329	\$734	\$734	31.52
62	FIREMANS FUND INSURANCE COMPANY	0.07	\$2,280	\$7,453	\$0	\$44	0.59
63	COLORADO CASUALTY INSURANCE COMPANY	0.07	\$2,274	\$2,179	\$0	\$0	0.00
64	NORTHLAND INSURANCE COMPANY	0.07	\$2,243	\$2,417	\$0	(\$73)	-3.02
65	GULF INSURANCE COMPANY	0.07	\$2,222	\$2,307	\$0	\$0	0.00
66	WAUSAU BUSINESS INSURANCE COMPANY	0.06	\$2,005	\$1,362	\$0	\$151	11.09
67	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.06	\$1,880	\$4,845	\$0	\$494	10.20
68	GRINNELL MUTUAL REINSURANCE COMPANY	0.06	\$1,846	\$1,375	\$0	\$25	1.82
69	FRONTIER INSURANCE COMPANY	0.06	\$1,800	\$1,218	\$0	\$687	56.40
70	NORTH AMERICAN SPECIALTY INS CO	0.05	\$1,697	\$2,969	\$0	\$372	12.53
71	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05	\$1,593	\$1,233	\$0	(\$1,057)	-85.73
72	VIGILANT INSURANCE COMPANY	0.05	\$1,562	\$1,088	\$0	(\$4)	-0.37
73	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.05	\$1,558	\$1,628	\$0	\$294	18.06
74	SECURITY NATIONAL INSURANCE COMPANY	0.04	\$1,382	\$1,273	\$0	(\$55)	-4.32
75	TRAVELERS CASUALTY AND SURETY CO OF IL	0.04	\$1,296	\$1,577	\$0	\$156	9.89
76	PENNSYLVANIA GENERAL INSURANCE CO	0.04	\$1,148	\$1,123	\$0	\$1	0.09
77	STATE AUTOMOBILE MUTUAL INS CO	0.04	\$1,122	\$1,426	\$0	(\$49)	-3.44
78	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03	\$1,063	\$1,569	\$0	\$55	3.51
79	AMERICAN ZURICH INSURANCE COMPANY	0.03	\$986	\$873	\$0	\$0	0.00
80	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03	\$968	\$1,633	\$0	\$51	3.12
81	PHOENIX INSURANCE COMPANY THE	0.03	\$962	\$320	\$0	(\$240)	-75.00
82	GRAIN DEALERS MUTUAL INSURANCE CO	0.03	\$942	\$696	\$0	\$0	0.00
83	AMERICAN FAMILY MUTUAL INS CO	0.03	\$911	\$1,126	\$0	\$0	0.00
84	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$812	\$1,025	\$0	\$0	0.00
85	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02	\$697	\$494	\$0	(\$133)	-26.92
86	CHARTER OAK FIRE INSURANCE CO THE	0.02	\$666	\$552	\$0	(\$661)	-119.75
87	HARCO NATIONAL INSURANCE COMPANY	0.02	\$659	\$687	\$0	(\$21)	-3.06
88	NONPROFITS INS ASSN AN INTERINS EXCH	0.02	\$657	\$722	\$0	\$0	0.00
89	AMERICAN CASUALTY CO OF READING PA	0.02	\$619	\$502	\$0	\$26	5.18
90	FIDELITY & GUARANTY INS UNDERWRITERS	0.02	\$578	\$521	\$0	\$87	16.70
91	ST PAUL GUARDIAN INSURANCE COMPANY	0.02	\$550	\$550	\$0	\$0	0.00
92	TRANSCONTINENTAL INSURANCE COMPANY	0.02	\$510	\$860	\$0	\$207	24.07
93	COMMERCIAL UNION INSURANCE COMPANY	0.02	\$474	\$474	\$0	(\$23)	-4.85
94	AMERICAN NATIONAL FIRE INSURANCE CO	0.02	\$470	\$635	\$0	\$0	0.00
95	SECURA INSURANCE A MUTUAL COMPANY	0.01	\$438	\$560	\$0	\$0	0.00
96	AMERICAN ECONOMY INSURANCE COMPANY	0.01	\$433	\$354	\$473	\$473	133.62
97	NORTH RIVER INSURANCE COMPANY THE	0.01	\$385	\$144	\$0	\$483	335.42
98	AMERICAN INDEMNITY COMPANY	0.01	\$254	\$94	\$0	\$0	0.00
99	ROYAL INDEMNITY COMPANY	0.01	\$244	\$226	\$0	\$37	16.37
100	LITITZ MUTUAL INSURANCE COMPANY	0.01	\$219	\$219	\$1,233	(\$517)	-236.07
101	FARMERS AND MERCHANTS INSURANCE CO	0.01	\$218	\$2,051	\$0	(\$965)	-47.05
102	TRI STATE INSURANCE COMPANY	0.01	\$214	\$614	\$0	(\$89)	-14.50
103	HANOVER INSURANCE COMPANY THE	0.01	\$211	\$5,154	\$0	\$19	0.37
104	GREAT AMERICAN INSURANCE COMPANY	0.01	\$192	\$264	\$0	\$0	0.00
105	MASSACHUSETTS BAY INS CO	0.01	\$186	\$315	\$0	\$13	4.13
106	POTOMAC INSURANCE CO OF ILLINOIS	0.01	\$181	\$176	\$7,291	\$7,292	4143.18
107	GENERAL CASUALTY CO OF WISCONSIN	0.01	\$167	\$433	\$0	(\$1,500)	-346.42
108	UNITED STATES FIRE INSURANCE CO	0.01	\$161	\$181	\$0	(\$40)	-22.10
109	CONTINENTAL INSURANCE COMPANY THE	0.00	\$140	\$5,950	\$0	\$7,458	125.34
110	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$128	\$218	\$0	\$0	0.00
111	TRAVELERS CASUALTY CO OF CT	0.00	\$120	\$75	\$0	(\$40)	-53.33
112	BANCINSURE INC	0.00	\$116	\$74	\$0	\$0	0.00
113	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$105	\$497	\$0	\$0	0.00
114	UNITED PACIFIC INSURANCE COMPANY	0.00	\$100	\$245	\$0	\$60	24.49
115	MIDWESTERN INSURANCE COMPANY	0.00	\$99	\$99	\$0	\$0	0.00
116	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$30	\$17	\$0	\$0	0.00
117	BITUMINOUS CASUALTY CORPORATION	0.00	\$0	\$86	\$0	(\$1,100)	-1279.07
118	BITUMINOUS FIRE AND MARINE INS CO	0.00	\$0	\$0	\$0	(\$100)	N/A
119	CIGNA INSURANCE COMPANY	0.00	\$0	\$17	\$0	\$0	0.00
120	COLONIA INSURANCE COMPANY	0.00	\$0	\$60	\$0	\$0	0.00

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ECONOMY PREFERRED INSURANCE COMPANY	0.00	\$0	\$17	\$0	(\$9)	-52.94
122	HARTFORD CASUALTY INS CO	0.00	\$0	\$91	\$0	(\$1)	-1.10
123	HOUSTON GENERAL INS CO	0.00	\$0	\$64	\$0	\$0	0.00
124	ILLINOIS NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$148)	N/A
125	LIBERTY MUTUAL FIRE INSURANCE CO	0.00	\$0	\$25	\$0	\$0	0.00
126	MARYLAND CASUALTY COMPANY	0.00	\$0	\$0	\$0	\$3	N/A
127	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$75	\$0	\$0	0.00
128	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$1	N/A
129	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,341)	N/A
130	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	(\$2)	N/A
131	REGENT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$747)	N/A
132	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$0	\$664	\$0	\$0	0.00
133	STANDARD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$7	N/A
134	TIG INSURANCE COMPANY	0.00	\$0	\$100	\$0	\$0	0.00
135	TRINITY UNIVERSAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$34)	N/A
136	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
137	WESTFIELD INSURANCE COMPANY	0.00	\$0	(\$1)	\$0	\$0	0.00
138	CHURCH MUTUAL INSURANCE COMPANY	-0.00	(\$1)	(\$1)	\$0	\$0	0.00
139	PEAK PROPERTY AND CASUALTY INS CORP	-0.00	(\$61)	\$103	\$0	(\$91)	-88.35
140	THOMAS JEFFERSON INSURANCE COMPANY	-0.01	(\$190)	\$518	\$0	\$0	0.00
141	TRANSPORTATION INSURANCE COMPANY	-0.47	(\$14,694)	(\$14,789)	\$0	\$107	-0.72
TOTAL		100.00	\$3,131,686	\$3,067,547	\$489,905	\$552,013	18.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HARTFORD STEAM BOILER INSPECTION & INS	15.45	\$2,096,345	\$2,105,614	\$814,477	\$571,131	27.12
2	ALLENDALE MUTUAL INSURANCE COMPANY	11.87	\$1,610,249	\$1,749,388	\$488,445	\$51,559	2.95
3	ARKWRIGHT MUTUAL INSURANCE CO	8.64	\$1,172,460	\$1,152,496	\$388,355	\$141,032	12.24
4	TRAVELERS INDEMNITY CO OF ILLINOIS	7.47	\$1,013,503	\$1,036,297	\$213,382	(\$34,786)	-3.36
5	FEDERAL INSURANCE COMPANY	6.88	\$933,530	\$826,063	\$108,134	\$70,497	8.53
6	LUMBERMENS MUTUAL CASUALTY CO	4.72	\$640,901	\$573,643	\$195,158	\$180,631	31.49
7	RELIANCE NATIONAL INSURANCE COMPANY	4.53	\$613,844	\$572,829	\$56,250	\$552,547	96.46
8	CONTINENTAL CASUALTY COMPANY	4.48	\$607,277	\$746,778	\$46,518	\$49,518	6.63
9	AMERICAN PROTECTION INSURANCE CO	3.85	\$522,946	\$466,213	\$7,994	\$7,079	1.52
10	ZURICH INSURANCE COMPANY	3.72	\$503,977	\$488,752	\$141,532	(\$128,451)	-26.28
11	PROTECTION MUTUAL INSURANCE COMPANY	2.82	\$382,275	\$582,737	\$2,627,330	\$663,785	113.91
12	ALLIANZ INSURANCE COMPANY	2.54	\$344,081	\$311,288	\$712	\$54,304	17.44
13	GREAT NORTHERN INSURANCE COMPANY	2.12	\$287,001	\$299,498	\$204,124	\$190,644	63.65
14	AMERICAN GUARANTEE & LIABILITY INS CO	2.09	\$284,079	\$233,572	\$0	\$7,568	3.24
15	AMERICAN MANUFACTURERS MUTUAL INS CO	1.91	\$258,503	\$326,913	\$10,338	\$39,902	12.21
16	AMERICAN STATES INSURANCE COMPANY	1.89	\$255,996	\$261,828	\$9,343	(\$15,872)	-6.06
17	COMMERCIAL UNION INSURANCE COMPANY	1.78	\$240,957	\$280,846	\$78,109	\$30,842	10.88
18	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	1.16	\$157,541	\$142,414	\$0	\$0	0.00
19	UNIVERSAL UNDERWRITERS INS CO	0.95	\$129,408	\$129,408	\$9,615	\$18,155	14.03
20	CINCINNATI INS CO THE	0.83	\$112,743	\$98,969	\$40,776	\$41,776	42.21
21	BROTHERHOOD MUTUAL INSURANCE CO	0.82	\$110,567	\$93,918	\$55,769	\$63,534	67.65
22	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.71	\$96,952	\$118,871	\$0	\$22,902	19.27
23	ST PAUL MERCURY INSURANCE COMPANY	0.58	\$78,566	\$80,842	\$10,475	\$34,566	42.76
24	HARTFORD FIRE INSURANCE COMPANY	0.48	\$64,506	\$106,368	\$39,922	(\$3,997)	-3.76
25	FEDERATED MUTUAL INSURANCE COMPANY	0.46	\$63,052	\$74,657	\$4,579	\$5,023	6.73
26	UNITED FIRE AND CASUALTY COMPANY	0.43	\$58,994	\$51,807	(\$56)	(\$2,056)	-3.97
27	NORTHERN ASSURANCE CO OF AMERICA	0.40	\$54,824	\$52,097	\$8,255	\$8,056	15.46
28	BIRMINGHAM FIRE INS CO OF PA	0.38	\$51,470	\$17,157	\$0	\$4,289	25.00
29	AMERICAN MOTORISTS INSURANCE CO	0.38	\$51,421	\$45,830	\$36,886	\$29,279	63.89
30	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.36	\$49,356	\$57,666	\$3,498	(\$2,400)	-4.16
31	RELIANCE INSURANCE COMPANY	0.36	\$49,260	\$39,327	\$0	(\$2,845)	-7.23
32	TRI STATE INSURANCE CO OF MINNESOTA	0.33	\$45,316	\$37,234	\$9,937	\$9,937	26.69
33	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.27	\$36,586	\$38,193	\$678	\$1,025	2.68
34	ST PAUL PROPERTY & CASUALTY INS CO	0.27	\$36,031	\$24,838	\$8,252	\$10,236	41.21
35	ST PAUL FIRE & MARINE INSURANCE CO	0.27	\$35,993	\$35,106	\$0	\$5,306	15.11
36	MARYLAND CASUALTY COMPANY	0.26	\$35,501	\$36,000	\$0	(\$2,017)	-5.60
37	TRANSPORTATION INSURANCE COMPANY	0.26	\$35,368	\$31,592	\$5,810	\$5,810	18.39
38	FIREMANS FUND INSURANCE COMPANY	0.24	\$32,647	\$61,551	\$24,795	\$929	1.51
39	PACIFIC INDEMNITY COMPANY	0.21	\$28,617	\$28,153	\$0	(\$37)	-0.13
40	TRAVELERS INDEMNITY CO OF AMERICA	0.18	\$24,421	\$18,981	\$32,597	\$68,500	360.89
41	TRAVELERS INDEMNITY COMPANY	0.18	\$24,185	\$22,945	\$4,770	(\$15,339)	-66.85
42	CONTINENTAL INSURANCE COMPANY THE	0.18	\$23,931	\$135,383	\$96,952	(\$21,988)	-16.24
43	JOHN DEERE INSURANCE COMPANY	0.16	\$21,504	\$22,616	\$3,755	\$3,755	16.60
44	UNITED PACIFIC INSURANCE COMPANY	0.15	\$20,482	\$12,217	\$0	\$303	2.48
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.14	\$19,419	\$15,970	\$0	\$5,920	37.07
46	UNITED STATES FIDELITY & GUARANTY CO	0.13	\$18,245	\$15,719	\$0	(\$35)	-0.22
47	NEW HAMPSHIRE INSURANCE COMPANY	0.13	\$17,781	\$18,001	\$0	\$1,339	7.44
48	VIGILANT INSURANCE COMPANY	0.13	\$17,753	\$24,812	\$0	(\$918)	-3.70
49	SENTRY INSURANCE A MUTUAL COMPANY	0.10	\$13,155	\$13,465	\$0	(\$499)	-3.71
50	ALLSTATE INSURANCE COMPANY	0.10	\$13,138	\$11,701	\$269	\$558	4.77
51	CHARTER OAK FIRE INSURANCE CO THE	0.09	\$12,709	\$13,718	\$2,214	(\$1,765)	-12.87
52	EMPLOYERS MUTUAL CASUALTY COMPANY	0.09	\$12,642	\$12,300	\$0	(\$33)	-0.27
53	CHRYSLER INSURANCE COMPANY	0.09	\$12,012	\$11,784	\$0	\$3,174	26.93
54	SECURA INSURANCE A MUTUAL COMPANY	0.07	\$10,117	\$8,298	\$1,011	\$1,010	12.17
55	FLORISTS MUTUAL INSURANCE COMPANY	0.07	\$9,848	\$10,687	\$0	\$0	0.00
56	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.07	\$9,290	\$11,865	\$0	(\$1,970)	-16.60
57	AMERICAN INSURANCE COMPANY THE	0.06	\$8,558	\$8,558	\$0	(\$2,528)	-29.54
58	CIGNA PROPERTY & CASUALTY INS CO	0.06	\$7,486	\$7,486	(\$646)	(\$646)	-8.63
59	TRANSCONTINENTAL INSURANCE COMPANY	0.05	\$6,991	\$6,661	\$0	(\$491,000)	-7371.27
60	AMERICAN CASUALTY CO OF READING PA	0.04	\$6,048	\$5,218	\$0	\$0	0.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN ZURICH INSURANCE COMPANY	0.04	\$5,887	\$4,006	\$0	\$204	5.09
62	NATIONWIDE MUTUAL INSURANCE COMPANY	0.04	\$5,726	\$5,599	\$0	\$490	8.75
63	HARTFORD CASUALTY INS CO	0.04	\$4,926	\$4,961	\$0	(\$779)	-15.70
64	TIG INSURANCE COMPANY	0.03	\$4,331	\$3,286	\$0	\$0	0.00
65	AFFILIATED FM INSURANCE COMPANY	0.03	\$4,329	\$4,145	\$0	\$0	0.00
66	LIBERTY MUTUAL FIRE INSURANCE CO	0.03	\$3,816	\$1,759	\$0	(\$76)	-4.32
67	CIGNA INSURANCE COMPANY	0.03	\$3,794	\$4,525	\$0	\$0	0.00
68	LUMBERMENS UNDERWRITING ALLIANCE	0.03	\$3,680	\$5,032	\$0	\$0	0.00
69	OHIO CASUALTY INSURANCE COMPANY	0.02	\$3,388	\$1,557	\$0	\$0	0.00
70	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02	\$3,263	\$2,219	\$0	\$0	0.00
71	GERLING AMERICA INSURANCE COMPANY	0.02	\$3,132	\$2,017	\$0	\$171	8.48
72	AMERICAN EMPLOYERS INSURANCE CO	0.02	\$3,117	\$3,117	\$0	\$118	3.79
73	VALLEY FORGE INSURANCE COMPANY	0.02	\$3,088	\$3,195	\$0	\$224	7.01
74	STATE AUTOMOBILE MUTUAL INS CO	0.02	\$2,942	\$2,934	\$0	\$100	3.41
75	INSURANCE CO OF THE STATE OF PA	0.02	\$2,760	\$3,280	\$0	\$584	17.80
76	ST PAUL INSURANCE CO OF ILLINOIS THE	0.02	\$2,507	\$4,771	\$7,130	\$8,003	167.74
77	TRAVELERS CASUALTY AND SURETY CO	0.02	\$2,118	\$4,716	\$0	(\$1,921)	-40.73
78	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01	\$1,665	\$2,238	\$1,142	(\$181)	-8.09
79	SUMITOMO MARINE & FIRE INS CO LTD	0.01	\$1,247	\$1,675	\$0	\$0	0.00
80	CONNECTICUT INDEMNITY COMPANY THE	0.01	\$1,071	\$1,073	\$0	\$0	0.00
81	AMERICAN NATIONAL FIRE INSURANCE CO	0.01	\$920	\$268	\$0	\$0	0.00
82	ST PAUL GUARDIAN INSURANCE COMPANY	0.01	\$900	\$900	\$0	\$67	7.44
83	MOTORS INSURANCE CORPORATION	0.01	\$833	\$1,134	\$584	(\$90)	-7.94
84	ROYAL INSURANCE COMPANY OF AMERICA	0.01	\$828	\$733	\$0	(\$5,799)	-791.13
85	AMERICAN INTERNATIONAL SOUTH INS CO	0.01	\$692	\$89	\$0	\$22	24.72
86	GREAT AMERICAN INSURANCE COMPANY	0.00	\$653	\$938	\$483	(\$57)	-6.08
87	TWIN CITY FIRE INS CO	0.00	\$607	\$193	\$0	(\$30)	-15.54
88	TRAVELERS CASUALTY & SUR CO OF AMERI	0.00	\$570	\$698	\$0	(\$486)	-69.63
89	NATIONAL SURETY CORPORATION	0.00	\$559	\$5,881	\$0	(\$207)	-3.52
90	HARTFORD UNDERWRITERS INSURANCE CO	0.00	\$250	\$537	\$0	(\$84)	-15.64
91	PHOENIX INSURANCE COMPANY THE	0.00	\$206	\$32	\$0	(\$4)	-12.50
92	CENTENNIAL INSURANCE COMPANY	0.00	\$88	\$0	\$0	\$0	N/A
93	HARTFORD INSURANCE CO OF MIDWEST THE	0.00	\$64	\$51	\$0	(\$8)	-15.69
94	ILLINOIS NATIONAL INSURANCE COMPANY	0.00	\$1	\$807	\$0	(\$131)	-16.23
95	AIU INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
96	AMERICAN HOME ASSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,476)	N/A
97	BUCKEYE UNION INSURANCE COMPANY	0.00	\$0	\$0	\$5,340	\$5,340	N/A
98	CIGNA FIRE UNDERWRITERS INS CO	0.00	\$0	\$962	\$0	\$0	0.00
99	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	\$0	\$0	(\$1,921)	N/A
100	COREGIS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$9)	N/A
101	FARMINGTON CASUALTY COMPANY	0.00	\$0	\$0	\$716	\$716	N/A
102	FIDELITY & GUARANTY INS UNDERWRITERS	0.00	\$0	\$15,541	\$0	\$0	0.00
103	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	(\$5,340)	(\$4,883)	N/A
104	GENERAL ACCIDENT INS CO OF AMERICA	0.00	\$0	\$0	\$0	(\$26)	N/A
105	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$187	\$0	\$0	0.00
106	HANOVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$334	\$235	N/A
107	NATIONAL CASUALTY COMPANY	0.00	\$0	\$432	\$0	\$0	0.00
108	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$23)	N/A
109	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$558)	N/A
110	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	\$0	N/A
111	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$0	\$0	\$0	(\$19)	N/A
112	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$572	\$0	\$0	0.00
113	PHOENIX ASSURANCE CO OF NEW YORK	0.00	\$0	\$0	\$483	(\$199)	N/A
114	RELIANCE NATIONAL INDEMNITY COMPANY	0.00	\$0	\$58	\$0	(\$7,413)	-12781.03
115	ROYAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$57)	N/A
116	TRAVELERS CASUALTY CO OF CT	0.00	\$0	\$0	\$1,864	\$1,864	N/A
117	TRUCK INSURANCE EXCHANGE	0.00	\$0	\$0	\$6,373	\$6,248	N/A
118	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$0	\$0	\$0	(\$6)	N/A
119	NATIONAL FIRE INS CO OF HARTFORD	-0.00	(\$2)	\$335	\$0	\$0	0.00
120	LIBERTY INSURANCE CORPORATION	-0.01	(\$959)	\$0	\$0	\$0	N/A
TOTAL		100.00	\$13,565,555	\$13,921,591	\$5,809,423	\$2,221,182	15.95

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLSTATE INSURANCE COMPANY	33.74	\$402,750	\$402,750	\$38,102	\$38,888	9.66
2	GREAT AMERICAN INSURANCE COMPANY	18.44	\$220,137	\$224,637	\$0	\$36,303	16.16
3	CIGNA INSURANCE COMPANY	17.52	\$209,193	\$206,568	\$14,007	\$15,817	7.66
4	ASSOCIATES INSURANCE COMPANY	15.44	\$184,325	\$121,228	\$24,453	\$24,453	20.17
5	COMMERCIAL UNION INSURANCE COMPANY	9.46	\$112,893	\$109,014	\$24,426	\$25,208	23.12
6	INSURANCE COMPANY OF NORTH AMERICA	6.09	\$72,712	\$73,696	\$3,825	\$4,171	5.66
7	VIRGINIA SURETY COMPANY INC	5.38	\$64,230	\$64,230	\$2,206	\$69,123	107.62
8	PRUDENTIAL PROPERTY & CASUALTY INS CO	3.71	\$44,326	\$44,326	\$7,345	\$827	1.87
9	WESTPORT INSURANCE CORPORATION	1.12	\$13,403	\$13,403	\$1,371	\$1,782	13.30
10	COLUMBIA MUTUAL INSURANCE CO	0.52	\$6,266	\$8,122	\$127	\$127	1.56
11	AMERICAN CENTENNIAL INSURANCE CO	0.47	\$5,597	\$6,757	\$336	\$336	4.97
12	GULF INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
13	BANKERS STANDARD INSURANCE COMPANY	-0.00	(\$35)	(\$35)	\$0	\$0	0.00
14	LYNDON PROPERTY INSURANCE COMPANY	-0.01	(\$60)	\$999	\$0	\$0	0.00
15	WESCO INSURANCE COMPANY	-0.05	(\$644)	(\$717)	\$439	\$331	-46.16
16	INTEGON NATIONAL INSURANCE COMPANY	-1.11	(\$13,199)	(\$13,199)	\$0	(\$1,500)	11.36
17	THOMAS JEFFERSON INSURANCE COMPANY	-1.34	(\$16,036)	(\$16,035)	\$0	\$0	0.00
18	REPUBLIC INSURANCE COMPANY	-9.39	(\$112,052)	\$68,925	\$30,177	\$17,290	25.09
TOTAL		100.00	\$1,193,796	\$1,314,669	\$146,814	\$233,156	17.73

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Collateral Protection, etc.)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD REPUBLIC INSURANCE COMPANY	58.72	\$1,748,083	\$1,435,984	\$600,848	\$1,324,774	92.26
2	CONTINENTAL INSURANCE COMPANY THE	20.46	\$609,076	\$374,609	(\$6,894)	\$157,270	41.98
3	AMERICAN CREDIT INDEMNITY CO	18.44	\$548,898	\$501,362	\$50,785	\$115,610	23.06
4	FIDELITY AND DEPOSIT CO MARYLAND	3.05	\$90,790	\$235,073	\$89,897	\$60,758	25.85
5	YOSEMITE INSURANCE COMPANY	1.66	\$49,320	\$49,103	\$114,746	\$182,806	372.29
6	CONTINENTAL CASUALTY COMPANY	0.31	\$9,277	\$9,588	\$2,388	(\$11,669)	-121.70
7	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.23	\$6,840	\$8,969	\$682	(\$1,660)	-18.51
8	AMERICAN MODERN HOME INSURANCE CO	0.10	\$2,972	\$4,510	\$0	\$3,383	75.01
9	NORTH AMERICAN SPECIALTY INS CO	0.00	\$0	\$0	\$0	(\$83)	N/A
10	AGRICULTURAL INSURANCE COMPANY	-0.76	(\$22,517)	(\$22,517)	\$0	(\$50,011)	222.10
11	AMERICAN ALLIANCE INSURANCE COMPANY	-2.21	(\$65,803)	\$346,595	\$506	\$3,339	0.96
	TOTAL	100.00	\$2,976,936	\$2,943,276	\$852,958	\$1,784,517	60.63

1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CENTRAL STATES INDEMNITY CO OF OMAHA	39.28	\$2,705,334	\$2,705,334	\$438,747	\$381,342	14.10
2	ALLSTATE INSURANCE COMPANY	14.96	\$1,030,686	\$1,030,686	\$381,008	\$428,537	41.58
3	WESCO INSURANCE COMPANY	11.09	\$763,905	\$466,490	\$49,872	\$53,033	11.37
4	J C PENNEY CASUALTY INSURANCE CO	10.74	\$739,403	\$739,403	\$122,491	\$156,519	21.17
5	CENTURION CASUALTY COMPANY	9.03	\$622,165	\$758,165	\$124,283	\$102,283	13.49
6	AMERICAN RELIABLE INSURANCE COMPANY	7.77	\$535,092	\$252,553	\$69,488	\$81,827	32.40
7	BALBOA INSURANCE COMPANY	4.43	\$305,107	\$342,143	\$52,286	\$39,454	11.53
8	YOSEMITE INSURANCE COMPANY	1.60	\$110,270	\$88,835	\$14,739	\$35,866	40.37
9	ASSOCIATES INSURANCE COMPANY	0.94	\$64,907	\$64,907	\$3,235	\$1,659	2.56
10	LYNDON PROPERTY INSURANCE COMPANY	0.16	\$10,729	\$27,367	\$1,871	\$2,676	9.78
TOTAL		100.00	\$6,887,598	\$6,475,883	\$1,258,020	\$1,283,196	19.81

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST (LSI/VSI)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	U S SPECIALTY INSURANCE COMPANY	76.63	\$112,143	\$112,143	\$2,825	\$7,036	6.27
2	GUARANTY NATIONAL INSURANCE COMPANY	14.94	\$21,860	\$27,881	\$15,284	\$14,595	52.35
3	SECURITY INSURANCE CO OF HARTFORD	8.43	\$12,331	\$19,430	\$0	\$0	0.00
4	VOYAGER PROPERTY & CASUALTY INS CO	0.01	\$15	\$15	\$0	\$0	0.00
TOTAL		100.00	\$146,349	\$159,469	\$18,109	\$21,631	13.56

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GENERAL ELECTRIC MORT INS CORP	25.51	\$10,782,935	\$11,372,810	\$1,418,655	\$1,968,713	17.31
2	MORTGAGE GUARANTY INS CORP	25.09	\$10,603,128	\$11,170,096	\$984,526	\$6,195,913	55.47
3	REPUBLIC MORTGAGE INSURANCE COMPANY	14.28	\$6,035,210	\$6,529,235	\$572,089	\$1,087,035	16.65
4	UNITED GUARANTY RESIDENTIAL INS CO	14.02	\$5,927,732	\$6,173,862	\$426,824	\$1,239,268	20.07
5	PMI MORTGAGE INS CO	10.92	\$4,617,573	\$4,917,923	\$555,861	\$647,157	13.16
6	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	5.00	\$2,113,830	\$2,082,563	\$124,956	\$513,832	24.67
7	AMERIN GUARANTY CORPORATION	2.25	\$949,456	\$926,337	\$64,430	\$94,635	10.22
8	TRIAD GUARANTY INSURANCE CORP	1.00	\$424,439	\$436,772	\$83,889	\$129,170	29.57
9	UNITED GUARANTY RESIDENTIAL INS NC	0.91	\$384,187	\$547,865	\$8,575	(\$16,301)	-2.98
10	VEREX ASSURANCE INCORPORATED	0.55	\$230,891	\$268,695	\$102,744	\$6,547	2.44
11	CMG MORTGAGE INSURANCE COMPANY	0.44	\$187,953	\$189,225	\$12,528	\$23,009	12.16
12	GENERAL ELECTRIC MORT INS CORP OF NC	0.02	\$8,575	\$9,919	\$0	(\$27,014)	-272.35
13	GE RESIDENTIAL MORTG INS CORP OF NC	0.02	\$8,066	\$11,437	\$6,150	\$6,150	53.77
14	COMMERCIAL LOAN INS CORPORATION	0.00	\$989	\$1,067	\$0	\$0	0.00
15	FORESTVIEW MORTGAGE INSURANCE COMPANY	0.00	\$0	\$13	\$0	\$0	0.00
16	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.02	(\$7,249)	(\$7,249)	(\$422)	(\$5,792)	79.90
	TOTAL	100.00	\$42,267,715	\$44,630,570	\$4,460,805	\$11,862,322	26.58

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - TITLE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIRST AMERICAN TITLE INSURANCE CO	25.58	\$7,377,969	\$7,065,717	\$511,735	\$452,032	6.40
2	COMMONWEALTH LAND TITLE INS CO	16.14	\$4,654,817	\$4,592,641	\$527,480	\$484,732	10.55
3	CHICAGO TITLE INSURANCE CO	15.08	\$4,349,125	\$4,128,816	\$821,454	\$3,359,161	81.36
4	FIDELITY NATIONAL TITLE INSURANCE CO	7.57	\$2,183,287	\$2,109,059	\$743,764	\$867,351	41.13
5	OLD REPUBLIC NATIONAL TITLE INS CO	6.99	\$2,016,943	\$2,009,570	\$847,461	\$916,827	45.62
6	STEWART TITLE GUARANTY COMPANY	6.49	\$1,870,841	\$2,069,830	\$387,821	\$376,204	18.18
7	TRANSNATION TITLE INSURANCE COMPANY	5.85	\$1,688,027	\$1,669,943	\$191,900	\$150,693	9.02
8	LAWYERS TITLE INSURANCE CORPORATION	4.60	\$1,327,236	\$1,466,235	\$49,775	\$7,070	0.48
9	LAND TITLE INS CO OF ST LOUIS	3.35	\$965,426	\$1,015,669	\$0	\$0	0.00
10	COLUMBIAN NATIONAL TITLE INSURANCE CO	3.19	\$919,340	\$806,307	(\$2,731)	\$12,665	1.57
11	TICOR TITLE INSURANCE COMPANY	3.07	\$884,848	\$1,070,685	\$534,273	\$406,635	37.98
12	UNITED GENERAL TITLE INS CO	1.12	\$323,410	\$312,543	\$15,585	\$22,516	7.20
13	SECURITY UNION TITLE INS CO	1.07	\$307,612	\$318,109	\$92,411	\$112,824	35.47
14	AMERICAN PIONEER TITLE INS CO	0.05	\$14,456	\$13,073	\$0	\$0	0.00
15	BAR PLAN TITLE INSURANCE COMPANY THE	0.03	\$8,932	\$7,673	\$0	\$0	0.00
16	NATIONAL TITLE INS OF NEW YORK INC	0.02	\$5,627	\$6,015	\$0	\$0	0.00
17	NATIONS TITLE INSURANCE COMPANY	-0.20	(\$59,010)	(\$7,787)	\$682,282	\$663,606	-8521.97
TOTAL		100.00	\$28,838,886	\$28,654,098	\$5,403,210	\$7,832,316	27.33

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	62.39	\$9,096,206	\$9,754,456	\$3,743,791	\$5,453,659	55.91
2	EXECUTIVE RISK INDEMNITY INC	12.46	\$1,816,250	\$964,236	\$0	\$659,537	68.40
3	CONTINENTAL CASUALTY COMPANY	8.60	\$1,254,331	\$894,751	\$227,873	\$1,020,656	114.07
4	INTERLEX INSURANCE CO	7.42	\$1,081,582	\$834,268	\$26,700	\$145,436	17.43
5	ST PAUL FIRE & MARINE INSURANCE CO	3.57	\$521,034	\$531,471	\$451,933	\$176,767	33.26
6	AMERICAN HOME ASSURANCE COMPANY	2.21	\$321,673	\$191,754	\$368,097	(\$514,237)	-268.18
7	AGRICULTURAL INSURANCE COMPANY	1.46	\$212,292	\$203,849	\$11,300	\$243,593	119.50
8	GREAT AMERICAN INSURANCE COMPANY	1.06	\$155,152	\$142,796	\$35,000	\$45,000	31.51
9	RELIANCE INSURANCE COMPANY	0.34	\$49,535	\$49,535	\$0	\$2,879	5.81
10	CONTINENTAL INSURANCE COMPANY THE	0.21	\$30,503	\$29,014	\$0	\$23,083	79.56
11	ILLINOIS NATIONAL INSURANCE COMPANY	0.19	\$28,000	\$4,591	\$0	\$804	17.51
12	AMERICAN SPIRIT INSURANCE COMPANY	0.10	\$13,854	\$13,898	\$15,000	\$48,946	352.18
13	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$0	\$0	\$620,570	N/A
14	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	\$6,364	N/A
15	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$58,500	\$58,470	N/A
16	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	\$34,700	N/A
17	VASA NORTH ATLANTIC INSURANCE COMPANY	0.00	\$0	\$0	(\$4,122)	\$32,968	N/A
TOTAL		100.00	\$14,580,412	\$13,614,619	\$4,934,072	\$8,059,195	59.20

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	65.04	\$402,983	\$405,049	\$45,957	\$179,464	44.31
2	EMPLOYERS REINSURANCE CORPORATION	18.22	\$112,885	\$127,674	\$26,780	(\$74,329)	-58.22
3	TRAVELERS INDEMNITY COMPANY	7.09	\$43,932	\$58,016	\$24,806	\$15,316	26.40
4	ST PAUL FIRE & MARINE INSURANCE CO	6.56	\$40,637	\$48,287	\$0	\$20,113	41.65
5	UNITED STATES LIABILITY INSURANCE CO	3.04	\$18,822	\$12,270	\$0	\$0	0.00
6	TRANSPORTATION INSURANCE COMPANY	0.06	\$345	\$345	\$0	\$0	0.00
7	ACCELERATION NATIONAL INS CO	0.00	\$0	\$0	\$0	(\$14,395)	N/A
8	AMERICAN CASUALTY CO OF READING PA	0.00	\$0	\$0	\$0	\$279,021	N/A
9	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$95)	N/A
10	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	(\$2,794)	(\$2,798)	N/A
TOTAL		100.00	\$619,604	\$651,641	\$94,749	\$402,297	61.74

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - UMBRELLA**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	36.32	\$10,512,281	\$5,582,256	\$4,851,633	(\$7,203,515)	-129.04
2	LIBERTY MUTUAL INSURANCE COMPANY	8.92	\$2,581,472	\$2,627,581	\$2,330,615	\$2,389,717	90.95
3	FEDERATED MUTUAL INSURANCE COMPANY	5.33	\$1,543,566	\$2,087,985	\$1,822,557	\$2,025,366	97.00
4	UNITED STATES FIDELITY & GUARANTY CO	3.99	\$1,156,303	\$1,058,280	\$0	\$515,196	48.68
5	RELIANCE NATIONAL INDEMNITY COMPANY	3.98	\$1,152,321	\$1,319,418	\$0	\$430,781	32.65
6	ROYAL INSURANCE COMPANY OF AMERICA	3.97	\$1,150,130	\$1,189,534	\$1,000,000	\$1,616,621	135.90
7	HARTFORD CASUALTY INS CO	3.74	\$1,083,585	\$1,084,971	\$175,295	\$14,081,631	1297.88
8	AMERICAN MOTORISTS INSURANCE CO	3.40	\$983,059	\$870,528	\$122,457	(\$376,223)	-43.22
9	RELIANCE INSURANCE COMPANY	3.29	\$951,324	\$1,035,284	\$0	(\$189,954)	-18.35
10	TWIN CITY FIRE INS CO	3.15	\$911,861	\$663,943	\$0	\$580,100	87.37
11	FIDELITY AND GUARANTY INSURANCE COMPANY	2.47	\$714,988	\$736,280	\$0	\$269,600	36.62
12	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.34	\$677,323	\$692,490	\$0	(\$309,733)	-44.73
13	ALLSTATE INSURANCE COMPANY	2.09	\$605,208	\$548,632	\$0	(\$87,368)	-15.92
14	INSURANCE CO OF THE STATE OF PA	1.92	\$554,756	\$378,089	\$0	(\$207,290)	-54.83
15	AUTO OWNERS INSURANCE CO MUTUAL	1.80	\$520,018	\$483,560	\$99,994	\$1,057,497	218.69
16	ROYAL INDEMNITY COMPANY	1.32	\$383,292	\$262,653	\$0	(\$1,426,155)	-542.98
17	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.29	\$373,217	\$346,991	\$0	\$87,954	25.35
18	FIDELITY & GUARANTY INS UNDERWRITERS	1.07	\$310,010	\$291,402	\$0	\$61,900	21.24
19	OHIO CASUALTY INSURANCE COMPANY	0.98	\$283,061	\$243,603	\$0	(\$1,993)	-0.82
20	HANOVER INSURANCE COMPANY THE	0.89	\$256,852	\$375,150	\$0	\$10,000	2.67
21	NATIONWIDE AGRIBUSINESS INS CO	0.89	\$256,822	\$274,412	\$0	\$0	0.00
22	COLUMBIA MUTUAL INSURANCE CO	0.88	\$254,454	\$278,903	\$0	(\$1,849)	-0.66
23	AMERICAN MANUFACTURERS MUTUAL INS CO	0.87	\$252,705	\$159,471	\$0	(\$206,140)	-129.26
24	AMERICAN HOME ASSURANCE COMPANY	0.81	\$235,000	\$117,502	\$5,419,039	\$249,259	212.13
25	ILLINOIS NATIONAL INSURANCE COMPANY	0.67	\$193,673	\$215,047	\$0	\$27,532	12.80
26	NEW HAMPSHIRE INSURANCE COMPANY	0.56	\$162,333	\$101,044	\$0	(\$6,019)	-5.96
27	PHARMACISTS MUTUAL INSURANCE COMPANY	0.56	\$160,771	\$157,813	\$0	(\$140)	-0.09
28	FARMLAND MUTUAL INSURANCE COMPANY	0.47	\$136,805	\$128,092	\$0	\$0	0.00
29	COLUMBIA NATIONAL INSURANCE COMPANY	0.46	\$134,250	\$117,296	\$0	\$11,913	10.16
30	HARTFORD FIRE INSURANCE COMPANY	0.30	\$88,211	\$89,444	\$1,772	(\$3,342,082)	-3736.51
31	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.23	\$66,087	\$58,182	\$0	\$0	0.00
32	HARTFORD UNDERWRITERS INSURANCE CO	0.19	\$53,955	\$41,331	\$0	\$29,691	71.84
33	RELIANCE NATIONAL INSURANCE COMPANY	0.18	\$52,500	\$22,438	\$0	\$32,900	146.63
34	MARKEL INSURANCE COMPANY	0.16	\$45,471	\$36,514	\$0	\$48,549	132.96
35	UNITED PACIFIC INSURANCE COMPANY	0.12	\$34,885	\$26,338	\$0	\$17,633	66.95
36	USAA CASUALTY INSURANCE COMPANY	0.12	\$34,878	\$33,814	\$0	(\$55,764)	-164.91
37	WEST AMERICAN INSURANCE COMPANY	0.09	\$26,818	\$25,409	\$0	(\$251)	-0.99
38	GRAIN DEALERS MUTUAL INSURANCE CO	0.07	\$18,913	\$22,839	\$0	(\$720)	-3.15
39	LUMBERMENS MUTUAL CASUALTY CO	0.05	\$15,185	\$12,285	\$0	\$10,490	85.39
40	COLORADO CASUALTY INSURANCE COMPANY	0.04	\$10,150	\$10,587	\$0	\$0	0.00
41	GLOBE INDEMNITY COMPANY	0.02	\$4,398	\$7,120	\$0	(\$22,143)	-311.00
42	AMERICAN FIRE & CASUALTY COMPANY	0.00	\$994	\$814	\$0	(\$31)	-3.81
43	BIRMINGHAM FIRE INS CO OF PA	0.00	\$0	\$0	\$77,362	\$24,054	N/A
44	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	\$0	\$0	\$0	N/A
45	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$331,490	\$0	\$0	0.00
46	GRANITE STATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
47	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$0	\$0	\$0	(\$15,540)	N/A
48	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$18,453,055	N/A
49	LIBERTY MUTUAL FIRE INSURANCE CO	0.00	\$0	(\$86)	\$0	\$0	0.00
50	SAFEGUARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2,303)	N/A
TOTAL		100.00	\$28,943,885	\$24,146,729	\$15,900,724	\$28,576,226	118.34

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EXECUTIVE RISK INDEMNITY INC	61.24	\$5,063,657	\$4,056,331	\$89,034	\$2,511,516	61.92
2	AMERICAN NATIONAL PROPERTY & CASUALTY C	9.43	\$780,080	\$779,592	\$186,043	\$239,068	30.67
3	AMERICAN SECURITY INSURANCE COMPANY	7.99	\$660,368	\$216,963	\$0	\$0	0.00
4	GULF INSURANCE COMPANY	6.38	\$527,928	\$582,240	\$259,653	\$243,082	41.75
5	USLIFE INDEMNITY COMPANY	5.22	\$431,990	\$431,990	\$49,050	\$42,944	9.94
6	FOREMOST INSURANCE CO	3.29	\$272,101	\$259,107	\$103,965	\$125,128	48.29
7	UNITED STATES LIABILITY INSURANCE CO	2.61	\$215,398	\$190,581	\$0	\$82,106	43.08
8	ST PAUL FIRE & MARINE INSURANCE CO	0.70	\$57,999	\$54,449	\$0	\$0	0.00
9	CENTURION CASUALTY COMPANY	0.62	\$51,494	\$48,494	\$0	\$0	0.00
10	PROTECTION MUTUAL INSURANCE COMPANY	0.55	\$45,666	\$45,666	\$0	\$0	0.00
11	LIBERTY INSURANCE CORPORATION	0.51	\$42,172	\$47,864	\$0	\$396,681	828.77
12	MERCHANTS BONDING CO (MUTUAL)	0.42	\$34,592	\$25,613	\$0	\$1,122	4.38
13	STATE FARM FIRE AND CASUALTY CO	0.38	\$31,233	\$31,233	\$0	\$0	0.00
14	TECHNOLOGY INSURANCE COMPANY	0.25	\$20,783	\$14,404	\$0	\$0	0.00
15	ASSOCIATES INSURANCE COMPANY	0.18	\$14,982	\$14,982	\$0	\$0	0.00
16	FOREMOST SIGNATURE INSURANCE COMPANY	0.13	\$10,879	\$13,488	\$48,876	(\$1,042)	-7.73
17	BANCINSURE INC	0.07	\$5,522	\$1,278	\$0	\$0	0.00
18	UNITED FINANCIAL CASUALTY COMPANY	0.04	\$3,110	\$5,908	\$0	\$116	1.96
19	GUARANTY NATIONAL INSURANCE COMPANY	0.02	\$1,747	\$1,371	(\$27,495)	(\$27,452)	-2002.33
20	J C PENNEY CASUALTY INSURANCE CO	0.01	\$623	\$623	\$1,520	\$1,520	243.98
21	LIBERTY MUTUAL INSURANCE COMPANY	0.01	\$607	\$607	\$0	(\$13,123)	-2161.94
22	MIDWEST MUTUAL INSURANCE CO	0.00	\$15	\$16	\$0	\$0	0.00
23	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$0	\$1,093	\$1,093	N/A
24	IGF INSURANCE COMPANY	0.00	\$0	\$0	\$22,455	\$20,445	N/A
25	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$82,424	N/A
26	MARKEL INSURANCE COMPANY	0.00	\$0	(\$4)	\$0	(\$7)	175.00
27	MUTUAL ASSURANCE INC	0.00	\$0	(\$1,075)	\$0	\$654	-60.84
28	PROVIDIAN AUTO AND HOME INSURANCE CO	0.00	\$0	(\$5)	\$0	\$0	0.00
29	LIBERTY MUTUAL FIRE INSURANCE CO	-0.01	(\$1,000)	(\$334)	\$0	(\$3)	0.90
30	OHIO INDEMNITY COMPANY	-0.02	(\$1,247)	\$2,727	\$0	(\$362)	-13.27
31	CONTINENTAL INSURANCE COMPANY THE	-0.03	(\$2,393)	\$103,348	\$129,097	\$112,338	108.70
TOTAL		100.00	\$8,268,306	\$6,927,457	\$863,291	\$3,818,248	55.12

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	22.03	\$1,274,975	\$1,078,971	\$151,937	\$217,986	20.20
2	STATE FARM FIRE AND CASUALTY CO	18.68	\$1,081,452	\$1,022,742	\$190,535	\$1,318,462	128.91
3	OMAHA PROPERTY AND CASUALTY INS CO	16.56	\$958,456	\$869,148	\$169,635	\$158,003	18.18
4	AMERICAN FAMILY MUTUAL INS CO	8.67	\$502,122	\$502,122	\$124,955	\$63,269	12.60
5	BANKERS INSURANCE COMPANY	5.99	\$346,586	\$289,945	\$25,554	(\$264,189)	-91.12
6	REDLAND INSURANCE COMPANY	5.60	\$324,340	\$278,645	\$241,102	\$245,567	88.13
7	KENTUCKY INSURANCE COMPANY	4.65	\$269,202	\$217,419	\$12,603	\$26,103	12.01
8	HARTFORD FIRE INSURANCE COMPANY	3.85	\$222,848	\$88,783	\$1,559	\$1,559	1.76
9	ALLSTATE INSURANCE COMPANY	3.29	\$190,623	\$147,904	\$22,827	\$17,682	11.96
10	AUTO OWNERS INSURANCE CO MUTUAL	2.75	\$158,900	\$132,298	\$2,218	\$2,218	1.68
11	LIBERTY MUTUAL FIRE INSURANCE CO	2.48	\$143,659	\$112,590	\$0	(\$14,953)	-13.28
12	VESTA FIRE INSURANCE CORP	1.31	\$75,831	\$64,807	\$0	\$18,991	29.30
13	FIRST COMMUNITY INSURANCE COMPANY	1.05	\$60,886	\$71,502	\$713	\$738	1.03
14	USAA GENERAL INDEMNITY COMPANY	0.83	\$47,827	\$19,520	\$0	\$0	0.00
15	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.55	\$31,592	\$32,427	\$0	\$0	0.00
16	AMERICAN RELIABLE INSURANCE COMPANY	0.48	\$27,812	\$18,166	\$0	\$0	0.00
17	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.37	\$21,184	\$19,500	\$0	(\$6,288)	-32.25
18	TIG PREMIER INSURANCE COMPANY	0.20	\$11,783	\$11,783	\$0	\$1,000	8.49
19	GREAT PACIFIC INSURANCE COMPANY	0.20	\$11,350	\$8,054	\$0	\$279	3.46
20	ALLIED MUTUAL INS CO	0.08	\$4,784	\$4,107	\$0	\$0	0.00
21	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.07	\$4,226	\$23,597	\$0	(\$5,000)	-21.19
22	U S SPECIALTY INSURANCE COMPANY	0.07	\$3,864	\$3,985	\$3,080	(\$7,213)	-181.00
23	VESTA INSURANCE CORPORATION	0.06	\$3,569	\$3,772	\$0	\$1,252	33.19
24	MINNESOTA FIRE AND CASUALTY COMPANY	0.05	\$2,834	\$2,318	\$0	\$69	2.98
25	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05	\$2,684	\$2,684	\$0	\$0	0.00
26	TIG INSURANCE COMPANY	0.03	\$1,920	\$1,920	\$0	\$5	0.26
27	USAA CASUALTY INSURANCE COMPANY	0.03	\$1,878	\$6,556	\$0	\$0	0.00
28	SELECTIVE INS CO OF THE SOUTHEAST	0.03	\$1,769	\$961	\$0	\$190	19.77
29	STANDARD GUARANTY INSURANCE COMPANY	0.02	\$889	\$817	\$0	\$0	0.00
30	NAU COUNTRY INSURANCE COMPANY	0.01	\$493	\$946	\$0	\$0	0.00
31	AMERICAN MODERN HOME INSURANCE CO	-0.03	(\$1,632)	\$277,726	\$19,520	\$19,520	7.03
TOTAL		100.00	\$5,788,706	\$5,315,715	\$966,238	\$1,795,250	33.77

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CIGNA PROPERTY & CASUALTY INS CO	40.95	\$13,423,671	\$13,423,671	\$1,569,672	\$1,569,672	11.69
2	AMERICAN GROWERS INSURANCE COMPANY	14.41	\$4,724,061	\$4,724,061	\$2,620,641	\$2,399,185	50.79
3	RURAL COMMUNITY INSURANCE COMPANY	14.14	\$4,634,173	\$4,634,173	\$1,706,084	\$2,185,341	47.16
4	MILLERS MUTUAL FIRE INSURANCE CO THE	6.69	\$2,193,042	\$2,193,042	\$1,122,780	\$287,606	13.11
5	AMERICAN NATIONAL FIRE INSURANCE CO	6.39	\$2,093,520	\$2,093,520	\$669,771	\$845,486	40.39
6	IGF INSURANCE COMPANY	5.22	\$1,710,720	\$1,750,859	\$649,535	\$831,454	47.49
7	AGRI GENERAL INSURANCE COMPANY	5.17	\$1,693,636	\$1,693,636	\$485,572	\$374,572	22.12
8	CONTINENTAL INSURANCE COMPANY THE	3.17	\$1,040,004	\$1,040,004	\$130,865	\$193,016	18.56
9	CONTINENTAL CASUALTY COMPANY	2.09	\$683,788	\$683,788	\$99,826	\$126,906	18.56
10	NATIONAL FARMERS UNION PRO & CAS CO	0.71	\$231,631	\$231,631	\$17,317	\$17,317	7.48
11	FARMERS ALLIANCE MUTUAL INS CO	0.59	\$193,262	\$193,262	\$269,146	\$269,146	139.26
12	STATE FARM FIRE AND CASUALTY CO	0.39	\$127,149	\$127,149	\$40,983	\$40,983	32.23
13	EMPIRE FIRE AND MARINE INSURANCE CO	0.11	\$37,221	\$37,221	\$2,128	\$2,620	7.04
14	ALLIANCE INSURANCE COMPANY INC	0.01	\$1,708	\$1,708	\$6,502	\$6,502	380.68
15	NAU COUNTRY INSURANCE COMPANY	-0.01	(\$4,804)	\$4,676	(\$45,414)	(\$45,414)	-971.21
TOTAL		100.00	\$32,782,782	\$32,832,401	\$9,345,408	\$9,104,392	27.73

**TOTAL
MEDICAL MALPRACTICE
INSURANCE**

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PHICO INSURANCE COMPANY	11.26	\$11,465,779	\$5,626,878	\$1,573,109	\$2,715,600	48.26
2	MISSOURI MEDICAL INSURANCE COMPANY	10.62	\$10,819,598	\$9,583,431	\$5,185,288	\$8,141,098	84.95
3	CONTINENTAL INSURANCE COMPANY THE	10.36	\$10,554,914	\$12,254,838	\$3,044,760	(\$3,880,537)	-31.67
4	MEDICAL DEFENSE ASSOCIATES	9.26	\$9,429,734	\$10,919,616	\$12,004,519	\$8,927,843	81.76
5	MISSOURI HOSPITAL PLAN	9.14	\$9,307,910	\$9,429,425	\$1,841,056	\$8,894,611	94.33
6	MEDICAL PROTECTIVE COMPANY	8.36	\$8,511,813	\$19,389,236	\$12,751,922	\$21,308,264	109.90
7	INTERMED INSURANCE CO	6.59	\$6,707,359	\$7,200,184	\$6,744,341	\$4,406,566	61.20
8	ST PAUL FIRE & MARINE INSURANCE CO	6.53	\$6,649,529	\$3,347,191	\$1,461,918	(\$1,527,587)	-45.64
9	CONTINENTAL CASUALTY COMPANY	6.24	\$6,356,424	\$5,791,481	\$4,499,513	\$3,267,118	56.41
10	ILLINOIS NATIONAL INSURANCE COMPANY	2.32	\$2,362,915	\$1,947,464	\$137,500	\$2,677,245	137.47
11	TRANSPORTATION INSURANCE COMPANY	2.20	\$2,241,862	\$1,857,326	\$0	\$1,943,111	104.62
12	AMERICAN HOME ASSURANCE COMPANY	1.64	\$1,672,200	\$1,959,304	\$0	\$970,000	49.51
13	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.56	\$1,586,593	\$367,084	\$0	(\$105,562)	-28.76
14	LAWRENCEVILLE PROPERTY AND CASUALTY	1.47	\$1,500,525	\$120,480	\$0	\$73,266	60.81
15	CHICAGO INSURANCE COMPANY	1.45	\$1,477,203	\$1,490,203	\$1,456,000	\$879,615	59.03
16	AMERICAN CONTINENTAL INSURANCE CO	1.22	\$1,243,054	\$1,442,111	(\$55,176)	(\$160,743)	-11.15
17	ST PAUL MERCURY INSURANCE COMPANY	1.20	\$1,217,139	\$1,447,127	\$1,070,707	\$1,823,931	126.04
18	AMERICAN CASUALTY CO OF READING PA	1.17	\$1,186,975	\$974,438	\$76,946	\$700,302	71.87
19	MUTUAL ASSURANCE INC	0.98	\$1,000,000	\$57,534	\$0	\$31,046	53.96
20	NCMIC INSURANCE COMPANY	0.89	\$907,879	\$922,647	\$52,500	(\$216,223)	-23.44
21	PREFERRED PHYSICIANS MEDICAL RRG INC	0.72	\$735,699	\$737,755	\$75,000	\$354,569	48.06
22	DOCTORS COMPANY AN INTERINS EXCHANGE	0.68	\$692,109	\$698,106	\$1,737,500	\$1,024,132	146.70
23	LEGION INSURANCE COMPANY	0.41	\$413,073	\$277,488	\$285,000	(\$1,143,456)	-412.07
24	GULF INSURANCE COMPANY	0.39	\$399,396	\$465,088	\$0	\$108,543	23.34
25	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.38	\$384,501	\$384,409	\$7,000	\$110,749	28.81
26	CINCINNATI INS CO THE	0.35	\$357,675	\$319,790	\$32,626	\$1,037,626	324.47
27	TWIN CITY FIRE INS CO	0.29	\$295,701	\$290,873	\$0	\$98,000	33.69
28	PHARMACISTS MUTUAL INSURANCE COMPANY	0.28	\$283,378	\$286,137	\$0	\$6,830	2.39
29	PROFESSIONAL LIABILITY INSURANCE CO	0.27	\$270,707	\$309,907	\$500,000	\$829,875	267.78
30	BANKERS STANDARD INSURANCE COMPANY	0.22	\$227,965	\$242,011	\$362	\$99,528	41.13
31	CHURCH MUTUAL INSURANCE COMPANY	0.19	\$191,513	\$201,222	\$186,162	\$379,816	188.75
32	FRONTIER INSURANCE COMPANY	0.18	\$180,431	\$262,899	\$10,491	\$65,557	24.94
33	CIGNA FIRE UNDERWRITERS INS CO	0.18	\$179,908	\$179,580	\$16,842	\$164,946	91.85
34	ZURICH INSURANCE COMPANY	0.13	\$131,382	\$154,624	\$298,053	\$1,781,819	1152.36
35	KANSAS MEDICAL MUTUAL INS CO	0.10	\$101,409	\$101,409	\$0	\$91,370	90.10
36	PHYSICIANS DEFENSE ASSOCIATION	0.10	\$97,962	\$111,005	\$30,000	\$165,196	148.82
37	TIG INSURANCE COMPANY	0.09	\$96,169	\$78,212	\$0	\$41,478	53.03
38	RELiance INSURANCE COMPANY	0.08	\$79,851	\$74,484	\$0	\$61,129	82.07
39	KANSAS CITY FIRE & MARINE INS CO	0.07	\$75,266	\$75,266	\$0	(\$488,038)	-648.42
40	FIRST SPECIALTY INSURANCE CORPORATION	0.07	\$74,000	\$75,596	\$0	\$48,193	63.75
41	GRANITE STATE INSURANCE COMPANY	0.06	\$62,449	\$64,388	\$2,500	(\$80,425)	-124.91
42	NATIONAL FIRE INS CO OF HARTFORD	0.06	\$60,692	\$137,474	\$143,000	\$205,412	149.42
43	FREMONT INDEMNITY COMPANY	0.05	\$50,421	\$4,202	\$0	\$0	0.00
44	CIGNA INSURANCE COMPANY	0.04	\$37,816	\$29,820	\$0	\$9,376	31.44
45	ST JUDES PROTECTIVE ASSOCIATION INC	0.04	\$36,327	\$40,745	\$95,000	(\$128,050)	-314.27
46	AMERICAN GUARANTEE & LIABILITY INS CO	0.02	\$22,688	\$24,580	\$24,500	\$50,227	204.34
47	INSURANCE COMPANY OF NORTH AMERICA	0.02	\$21,656	\$23,893	\$3,233	\$95,299	398.86
48	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02	\$18,911	\$18,267	\$0	(\$31,808)	-174.13
49	MARKEL INSURANCE COMPANY	0.01	\$13,500	\$1,036	\$0	\$818	78.96
50	MEDICAL LIABILITY ALLIANCE	0.01	\$12,223	\$4,590	\$0	\$0	0.00
51	GREAT AMERICAN INSURANCE COMPANY	0.01	\$10,845	\$12,412	\$0	\$0	0.00
52	AMERICAN ECONOMY INSURANCE COMPANY	0.01	\$10,525	\$6,324	\$0	\$0	0.00
53	WESTPORT INSURANCE CORPORATION	0.01	\$9,668	\$9,371	\$0	\$5,727	61.11
54	RELiance NATIONAL INDEMNITY COMPANY	0.01	\$6,398	\$4,295	\$0	\$16,382	381.42
55	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00	\$4,989	\$4,989	\$0	\$33,946	680.42
56	AMERICAN STATES INSURANCE COMPANY	0.00	\$3,469	\$2,334	\$0	\$0	0.00
57	INSURANCE CO OF THE STATE OF PA	0.00	\$1,432	\$2,037	\$0	(\$22,282)	-1093.86
58	GENERAL INSURANCE CO OF AMERICA	0.00	\$1,155	\$484	\$0	\$0	0.00
59	GENERAL STAR NATIONAL INS CO	0.00	\$100	\$99	\$0	\$0	0.00
60	FIRST NATIONAL INS CO OF AMERICA	0.00	\$45	\$45	\$0	\$0	0.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GENERALI U S BRANCH	0.00	\$0	\$0	\$0	\$2	N/A
62	GUARANTY NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,309)	N/A
63	SAVERS PROPERTY & CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$276)	N/A
64	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$12,630,451)	N/A
65	ALLSTATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$37,348)	N/A
66	HARTFORD FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$25,000	N/A
67	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,069,589)	N/A
68	FEDERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$56,740)	N/A
69	SEA INSURANCE CO OF AMERICA THE	0.00	\$0	\$0	\$0	(\$1,167)	N/A
70	VIGILANT INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,364)	N/A
71	CLARENDON NATIONAL INS CO	0.00	\$0	\$0	\$0	\$100,000	N/A
72	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	(\$4,485)	\$409,022	N/A
73	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$30,049)	N/A
74	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$4,744	N/A
75	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$208,603	N/A
76	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$3,516	N/A
77	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$0	\$0	\$0	(\$180)	N/A
78	INTERSTATE INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$7,339	N/A
79	ST PAUL GUARDIAN INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$313	N/A
80	TRAVELERS INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$42,830	N/A
81	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$0	\$0	\$0	\$1,387,190	N/A
82	UNITED STATES FIDELITY & GUARANTY CO	0.00	\$0	\$0	\$0	(\$2,500)	N/A
83	FIDELITY AND CASUALTY CO OF NY	0.00	\$0	\$0	\$0	(\$3,196)	N/A
84	NORTHBROOK INDEMNITY CO	0.00	\$0	\$0	\$0	(\$1,654)	N/A
85	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$59,375	\$0	\$12,703	21.39
86	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$35,834	N/A
87	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$2,562	N/A
88	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00	\$0	\$0	\$0	\$0	N/A
89	FIREMANS FUND INSURANCE COMPANY	-0.00	(\$2,803)	\$19,018	\$0	\$16,528	86.91
TOTAL		100.00	\$101,850,006	\$101,923,637	\$55,287,687	\$54,273,811	53.25

**TOTAL
HOMEOWNERS
INSURANCE**

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	26.31	\$144,940,800	\$136,985,859	\$59,712,475	\$56,044,396	40.91
2	AMERICAN FAMILY MUTUAL INS CO	17.26	\$95,072,335	\$90,302,886	\$52,981,527	\$55,094,105	61.01
3	SHELTER MUTUAL INSURANCE CO	6.51	\$35,873,963	\$34,726,747	\$17,790,437	\$19,263,179	55.47
4	MID CENTURY INSURANCE COMPANY	5.16	\$28,432,367	\$27,144,180	\$15,454,748	\$15,057,585	55.47
5	ALLSTATE INSURANCE COMPANY	3.99	\$22,008,352	\$21,263,419	\$8,208,631	\$7,677,804	36.11
6	SAFECO INSURANCE CO OF AMERICA	3.98	\$21,913,553	\$20,701,550	\$9,296,395	\$9,488,290	45.83
7	FIRE INSURANCE EXCHANGE	3.05	\$16,821,105	\$15,925,169	\$10,043,585	\$9,115,110	57.24
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.28	\$12,538,747	\$11,820,065	\$6,332,841	\$5,896,961	49.89
9	AMERICAN STATES PREFERRED INS CO	1.47	\$8,107,727	\$7,825,731	\$3,607,412	\$4,034,553	51.55
10	CAMERON MUTUAL INSURANCE COMPANY	1.47	\$8,079,018	\$7,903,864	\$4,440,115	\$4,271,476	54.04
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.27	\$6,997,652	\$6,911,969	\$3,360,773	\$3,363,969	48.67
12	HARTFORD UNDERWRITERS INSURANCE CO	1.23	\$6,767,327	\$6,502,705	\$3,373,887	\$2,905,419	44.68
13	AUTO CLUB FAMILY INSURANCE COMPANY	1.12	\$6,181,036	\$5,454,768	\$1,880,941	\$1,825,356	33.46
14	LIBERTY MUTUAL FIRE INSURANCE CO	1.04	\$5,738,716	\$5,669,662	\$4,035,263	\$4,577,055	80.73
15	FARMERS AND MERCHANTS INSURANCE CO	0.85	\$4,699,275	\$5,049,653	\$2,884,708	\$3,230,622	63.98
16	ECONOMY PREFERRED INSURANCE COMPANY	0.84	\$4,621,610	\$4,304,032	\$2,331,826	\$2,607,593	60.58
17	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.76	\$4,164,685	\$4,373,763	\$2,213,503	\$1,067,117	24.40
18	STATE FARM GENERAL INSURANCE CO	0.69	\$3,816,799	\$6,795,767	\$4,738,881	\$4,595,649	67.63
19	SECURA INSURANCE A MUTUAL COMPANY	0.68	\$3,763,808	\$3,695,152	\$1,987,455	\$1,738,484	47.05
20	VIGILANT INSURANCE COMPANY	0.68	\$3,724,683	\$3,886,349	\$1,276,111	\$1,103,530	28.40
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.66	\$3,649,389	\$3,361,137	\$1,574,216	\$1,716,913	51.08
22	FARMERS INSURANCE EXCHANGE	0.64	\$3,551,782	\$3,378,380	\$2,329,379	\$1,970,595	58.33
23	AUTO OWNERS INSURANCE CO MUTUAL	0.57	\$3,118,730	\$2,807,049	\$1,753,477	\$1,725,171	61.46
24	ALLIED PROPERTY & CASUALTY INS CO	0.56	\$3,089,078	\$2,813,062	\$1,859,139	\$2,213,372	78.68
25	COLUMBIA MUTUAL INSURANCE CO	0.53	\$2,926,280	\$2,895,342	\$1,195,602	\$1,174,668	40.57
26	STATE AUTO PROPERTY & CASUALTY INS CO	0.52	\$2,888,937	\$2,918,819	\$1,350,845	\$1,313,070	44.99
27	PACIFIC INDEMNITY COMPANY	0.51	\$2,836,806	\$2,734,010	\$1,380,524	\$1,407,391	51.48
28	AMERICAN ECONOMY INSURANCE COMPANY	0.49	\$2,720,564	\$2,903,234	\$805,488	\$1,129,405	38.90
29	FIREMANS FUND INSURANCE COMPANY	0.48	\$2,623,715	\$2,590,575	\$1,104,183	\$1,606,007	61.99
30	METROPOLITAN PROPERTY & CASUALTY INS CO	0.46	\$2,513,030	\$2,620,148	\$1,435,777	\$1,380,563	52.69
31	ST PAUL GUARDIAN INSURANCE COMPANY	0.45	\$2,505,496	\$2,561,331	\$2,168,910	\$2,288,084	89.33
32	CONTINENTAL INSURANCE COMPANY THE	0.45	\$2,482,468	\$2,091,633	\$1,282,170	\$1,298,022	62.06
33	ALLIED MUTUAL INS CO	0.45	\$2,476,932	\$2,307,876	\$1,252,689	\$1,506,926	65.29
34	AMERICAN FAMILY HOME INSURANCE CO	0.38	\$2,110,410	\$1,821,832	\$846,361	\$1,074,351	58.97
35	CINCINNATI INS CO THE	0.38	\$2,110,014	\$1,829,338	\$1,001,335	\$905,701	49.51
36	USAA CASUALTY INSURANCE COMPANY	0.37	\$2,034,467	\$1,916,643	\$692,343	\$591,773	30.88
37	FIDELITY AND CASUALTY CO OF NY	0.37	\$2,019,788	\$2,047,721	\$946,878	\$1,111,342	54.27
38	STANDARD FIRE INSURANCE COMPANY	0.37	\$2,014,651	\$1,644,948	\$1,159,735	\$1,042,598	63.38
39	MILLERS MUTUAL INSURANCE ASSOCIATION	0.34	\$1,855,995	\$2,275,171	\$1,278,807	\$1,146,829	50.41
40	LITITZ MUTUAL INSURANCE COMPANY	0.33	\$1,838,904	\$1,672,790	\$1,047,034	\$869,380	51.97
41	PREFERRED RISK MUTUAL INSURANCE CO	0.31	\$1,713,546	\$1,460,383	\$697,830	\$904,394	61.93
42	AMERICAN MOTORISTS INSURANCE CO	0.31	\$1,709,763	\$1,978,616	\$1,752,578	\$958,899	48.46
43	AMERICAN AUTOMOBILE INSURANCE CO	0.30	\$1,658,212	\$1,614,285	\$666,978	\$572,468	35.46
44	ATLANTIC MUTUAL INSURANCE COMPANY	0.30	\$1,638,786	\$1,421,374	\$540,629	\$509,053	35.81
45	NORTHERN ASSURANCE CO OF AMERICA	0.29	\$1,607,743	\$1,544,569	\$654,150	\$716,643	46.40
46	MILLERS CLASSIFIED INSURANCE COMPANY	0.29	\$1,576,395	\$1,948,009	\$1,241,939	\$1,077,881	55.33
47	GENERAL CASUALTY CO OF WISCONSIN	0.28	\$1,557,116	\$1,434,859	\$538,052	\$542,949	37.84
48	ECONOMY FIRE & CASUALTY COMPANY	0.28	\$1,531,106	\$1,489,483	\$1,027,047	\$905,930	60.82
49	PENNSYLVANIA GENERAL INSURANCE CO	0.28	\$1,524,092	\$1,329,221	\$645,672	\$709,165	53.35
50	AMERICAN STATES INSURANCE COMPANY	0.28	\$1,518,559	\$1,611,486	\$859,468	\$897,467	55.69
51	AMERICAN EMPLOYERS INSURANCE CO	0.27	\$1,477,082	\$1,350,737	\$631,219	\$695,902	51.52
52	EMPLOYERS FIRE INSURANCE COMPANY	0.27	\$1,464,718	\$1,403,404	\$802,876	\$1,314,752	93.68
53	GREAT NORTHERN INSURANCE COMPANY	0.25	\$1,389,218	\$1,021,195	\$363,600	\$408,498	40.00
54	COLUMBIA NATIONAL INSURANCE COMPANY	0.25	\$1,383,097	\$1,089,254	\$405,235	\$529,046	48.57
55	WEST AMERICAN INSURANCE COMPANY	0.25	\$1,373,656	\$1,111,201	\$960,645	\$677,429	60.96
56	ASSOCIATED INDEMNITY CORPORATION	0.25	\$1,367,180	\$1,376,622	\$411,688	\$349,525	25.39
57	VALIANT INS CO	0.23	\$1,240,001	\$1,501,897	\$1,106,880	\$1,019,518	67.88
58	COUNTRY MUTUAL INSURANCE COMPANY	0.22	\$1,225,492	\$1,162,369	\$459,594	\$274,664	23.63
59	SENTRY INSURANCE A MUTUAL COMPANY	0.20	\$1,119,522	\$1,110,103	\$537,821	\$660,683	59.52
60	CITIZENS INSURANCE COMPANY OF AMERICA	0.20	\$1,108,479	\$1,212,725	\$552,388	\$538,941	44.44
61	PHOENIX INSURANCE COMPANY THE	0.19	\$1,074,306	\$773,088	\$1,131,440	\$777,695	100.60
62	FEDERAL INSURANCE COMPANY	0.19	\$1,023,455	\$1,060,034	\$669,731	\$684,163	64.54
63	OMAHA PROPERTY AND CASUALTY INS CO	0.16	\$882,561	\$764,448	\$309,446	\$451,364	59.04
64	ALLIANCE INSURANCE COMPANY INC	0.16	\$855,714	\$876,293	\$395,053	\$444,507	50.73
65	HAWKEYE SECURITY INSURANCE COMPANY	0.14	\$789,433	\$587,294	\$222,332	\$415,704	70.78

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	DEPOSITORS INSURANCE COMPANY	0.14	\$783,099	\$599,305	\$217,948	\$162,396	27.10
67	GENERAL ACCIDENT INS CO OF AMERICA	0.13	\$712,869	\$661,266	\$611,921	\$705,825	106.74
68	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12	\$647,165	\$732,572	\$602,123	\$572,833	78.19
69	ARMED FORCES INSURANCE EXCHANGE	0.11	\$619,758	\$627,715	\$538,329	\$296,353	47.21
70	UNITED FIRE AND CASUALTY COMPANY	0.11	\$605,569	\$530,505	\$298,094	\$289,462	54.56
71	ASSURANCE COMPANY OF AMERICA	0.11	\$588,506	\$816,218	\$768,556	\$516,548	63.29
72	FARMERS ALLIANCE MUTUAL INS CO	0.11	\$586,799	\$601,106	\$140,698	\$145,683	24.24
73	AMERICAN STATES INSURANCE CO TX	0.11	\$586,425	\$751,476	\$411,643	\$376,345	50.08
74	AMERICAN INSURANCE COMPANY THE	0.10	\$578,351	\$413,612	\$144,804	\$205,575	49.70
75	FEDERATED MUTUAL INSURANCE COMPANY	0.10	\$564,048	\$553,582	\$247,204	\$357,294	64.54
76	UNION INSURANCE CO OF PROVIDENCE	0.10	\$549,958	\$455,058	\$169,075	\$192,987	42.41
77	AMERICAN FIRE & CASUALTY COMPANY	0.10	\$540,319	\$381,373	\$105,219	\$140,952	36.96
78	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.09	\$521,257	\$504,682	\$187,039	\$313,288	62.08
79	MASSACHUSETTS BAY INS CO	0.09	\$519,436	\$564,647	\$190,758	\$166,275	29.45
80	AUTOMOBILE INS CO OF HARTFORD CT	0.09	\$481,895	\$586,396	\$321,183	\$339,485	57.89
81	METROPOLITAN GROUP PROP & CAS INS CO	0.08	\$467,229	\$424,223	\$150,677	\$104,530	24.64
82	SECURITY NATIONAL INSURANCE COMPANY	0.08	\$466,633	\$399,690	\$252,632	\$248,958	62.29
83	HARTFORD CASUALTY INS CO	0.08	\$462,252	\$427,360	\$318,917	\$133,131	31.15
84	CHARTER OAK FIRE INSURANCE CO THE	0.08	\$454,859	\$339,650	\$169,330	\$223,635	65.86
85	UNITED STATES FIDELITY & GUARANTY CO	0.08	\$446,281	\$495,143	\$187,189	\$194,020	39.18
86	GLENS FALLS INSURANCE COMPANY THE	0.08	\$434,746	\$459,810	\$381,515	\$592,853	128.93
87	OHIO CASUALTY INSURANCE COMPANY	0.08	\$432,026	\$405,225	\$419,372	\$320,641	79.13
88	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07	\$385,060	\$288,480	\$71,273	\$48,858	16.94
89	AMERICAN BANKERS INS CO OF FLORIDA	0.06	\$355,686	\$443,725	\$65,335	\$79,987	18.03
90	MINNESOTA FIRE AND CASUALTY COMPANY	0.06	\$345,798	\$336,328	\$132,656	\$157,927	46.96
91	TRUSTGARD INSURANCE COMPANY	0.06	\$341,867	\$378,864	\$369,791	\$426,101	112.47
92	TRAVELERS INDEMNITY COMPANY	0.06	\$339,333	\$246,206	\$130,125	\$130,481	53.00
93	ALLSTATE INDEMNITY COMPANY	0.06	\$339,167	\$239,774	\$113,561	\$224,880	93.79
94	HORACE MANN INSURANCE COMPANY	0.06	\$323,997	\$337,329	\$123,551	\$115,824	34.34
95	AMERISURE INSURANCE COMPANY	0.06	\$320,045	\$1,020,056	\$811,509	\$758,594	74.37
96	AMERICAN MODERN HOME INSURANCE CO	0.06	\$317,693	\$328,517	\$174,395	\$257,391	78.35
97	NATIONAL GENERAL INS CO	0.05	\$300,043	\$303,932	\$229,709	\$176,799	58.17
98	HANOVER INSURANCE COMPANY THE	0.05	\$293,757	\$316,666	\$271,596	\$277,246	87.55
99	EMCASCO INSURANCE COMPANY	0.05	\$276,959	\$245,780	\$70,439	\$440,282	179.14
100	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05	\$268,879	\$289,008	\$234,973	\$315,693	109.23
101	AMICA MUTUAL INSURANCE COMPANY	0.05	\$268,668	\$249,839	\$136,578	\$433,186	173.39
102	CONTINENTAL WESTERN INSURANCE CO	0.05	\$264,364	\$263,319	\$191,035	\$133,390	50.66
103	COMMERCIAL UNION INSURANCE COMPANY	0.05	\$263,788	\$260,539	\$258,756	\$236,503	90.77
104	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05	\$249,490	\$245,189	\$192,939	\$64,539	26.32
105	KANSAS CITY FIRE & MARINE INS CO	0.04	\$233,380	\$240,165	\$79,498	\$166,753	69.43
106	HARTFORD FIRE INSURANCE COMPANY	0.04	\$228,348	\$243,256	\$152,831	\$136,396	56.07
107	TRADERS INSURANCE COMPANY	0.04	\$205,890	\$259,026	\$122,665	(\$47,026)	-18.15
108	REGENT INSURANCE COMPANY	0.04	\$204,718	\$223,981	\$79,015	\$69,347	30.96
109	T H E INSURANCE COMPANY	0.04	\$204,035	\$206,430	\$30,580	\$9,846	4.77
110	TWIN CITY FIRE INS CO	0.04	\$196,188	\$198,963	\$50,663	\$46,617	23.43
111	NORTHLAND INSURANCE COMPANY	0.03	\$184,499	\$209,918	\$47,431	\$89,227	42.51
112	TEACHERS INSURANCE COMPANY	0.03	\$181,204	\$168,599	\$256,001	\$257,846	152.93
113	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$158,777	\$137,250	\$106,115	\$126,627	92.26
114	AMERICAN NATIONAL GENERAL INS CO	0.03	\$155,382	\$127,911	\$224,411	\$42,209	33.00
115	COLONIAL PENN INSURANCE COMPANY	0.03	\$154,209	\$162,668	\$94,305	\$30,746	18.90
116	CENTENNIAL INSURANCE COMPANY	0.02	\$135,309	\$136,922	\$15,490	\$12,956	9.46
117	BROTHERHOOD MUTUAL INSURANCE CO	0.02	\$124,048	\$112,025	\$33,715	\$29,038	25.92
118	TRAVELERS INDEMNITY CO OF AMERICA	0.02	\$119,620	\$99,435	\$78,119	\$70,482	70.88
119	AEGIS SECURITY INSURANCE COMPANY	0.02	\$116,114	\$120,713	\$11,088	\$11,088	9.19
120	AMEX ASSURANCE COMPANY	0.02	\$103,356	\$91,270	\$17,332	\$15,919	17.44
121	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02	\$94,785	\$84,165	\$14,222	(\$43,128)	-51.24
122	CHURCH MUTUAL INSURANCE COMPANY	0.02	\$93,561	\$94,422	\$43,665	\$35,165	37.24
123	MARYLAND CASUALTY COMPANY	0.02	\$93,137	\$170,203	\$248,580	\$51,440	30.22
124	TRI STATE INSURANCE COMPANY	0.02	\$88,806	\$131,828	\$22,341	\$9,105	6.91
125	MARKEL AMERICAN INSURANCE COMPANY	0.02	\$85,565	\$44,513	\$18,107	\$20,954	47.07
126	BANKERS STANDARD INSURANCE COMPANY	0.02	\$84,075	\$94,475	\$9,050	\$14,483	15.33
127	UNITED SECURITY INSURANCE COMPANY	0.02	\$82,664	\$187,888	\$157,703	\$138,974	73.97
128	CALIFORNIA CASUALTY INSURANCE CO	0.01	\$74,648	\$47,737	\$59,462	\$97,767	204.80
129	ELECTRIC INSURANCE COMPANY	0.01	\$73,240	\$63,364	\$23,772	\$32,372	51.09
130	MICHIGAN MUTUAL INSURANCE COMPANY	0.01	\$68,503	\$194,296	\$101,787	\$71,519	36.81

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	JEFFERSON INSURANCE CO OF NEW YORK	0.01	\$62,073	\$83,027	\$2,371	(\$7,313)	-8.81
132	GRAIN DEALERS MUTUAL INSURANCE CO	0.01	\$59,766	\$69,962	\$21,765	\$15,095	21.58
133	MENDOTA INSURANCE COMPANY	0.01	\$58,728	\$4,284	\$320	\$3,326	77.64
134	BALBOA INSURANCE COMPANY	0.01	\$46,851	\$48,752	\$1,717	\$3,378	6.93
135	TIG PREMIER INSURANCE COMPANY	0.01	\$46,843	\$105,975	\$122,677	\$65,227	61.55
136	FIRST EXCESS AND REINSURANCE CORP	0.01	\$45,341	\$15,181	\$0	\$3,240	21.34
137	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$42,548	\$42,227	\$22,196	\$23,977	56.78
138	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01	\$38,028	\$30,243	\$3,726	\$7,498	24.79
139	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01	\$35,561	\$38,630	\$15,766	\$16,205	41.95
140	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$30,241	\$27,590	\$20,230	\$94,836	343.73
141	PREFERRED AMERICA INSURANCE COMPANY	0.01	\$28,434	\$336,967	\$312,056	\$190,927	56.66
142	AMERICAN INTERNATIONAL INS CO	0.00	\$25,930	\$25,715	\$0	\$4,248	16.52
143	MIDWEST MUTUAL INSURANCE CO	0.00	\$21,724	\$23,720	\$1,484	\$513	2.16
144	SHELTER GENERAL INS CO	0.00	\$19,395	\$19,253	\$2,111	\$1,790	9.30
145	NATIONAL CASUALTY COMPANY	0.00	\$16,378	\$17,675	\$1,463	\$7,239	40.96
146	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$11,359	\$10,533	\$790	\$790	7.50
147	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$10,693	\$3,110	\$0	\$16	0.51
148	AMCO INSURANCE COMPANY	0.00	\$10,500	\$10,835	\$270	\$155	1.43
149	MERASTAR INSURANCE COMPANY	0.00	\$9,083	\$9,592	\$0	\$173	1.80
150	AMERICAN INDEMNITY COMPANY	0.00	\$7,155	\$7,858	\$5,291	(\$1,316)	-16.75
151	AFFILIATED FM INSURANCE COMPANY	0.00	\$6,804	\$6,128	\$1,347	\$2,194	35.80
152	INTERSTATE INDEMNITY COMPANY	0.00	\$6,290	\$1,104	\$0	\$560	50.72
153	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$6,191	\$103,971	\$432,576	\$584,911	562.57
154	AMERICAN RELIABLE INSURANCE COMPANY	0.00	\$5,915	\$4,225	\$0	(\$193)	-4.57
155	CHURCH INSURANCE CO THE	0.00	\$4,440	\$6,088	\$0	\$0	0.00
156	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$4,221	\$4,179	\$848	\$848	20.29
157	AMERICAN PROTECTION INSURANCE CO	0.00	\$3,099	\$3,424	\$15,178	\$2,431	71.00
158	CINCINNATI INDEMNITY COMPANY INC	0.00	\$2,973	\$2,830	\$13,056	\$13,056	461.34
159	NORTHERN INSURANCE CO OF NEW YORK	0.00	\$2,495	\$1,495	(\$300)	(\$51,189)	-3424.01
160	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$2,258	\$2,510	\$2,954	\$2,954	117.69
161	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$1,965	\$1,967	\$0	\$1,380	70.16
162	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$1,232	\$1,125	\$0	(\$36)	-3.20
163	CINCINNATI CASUALTY COMPANY THE	0.00	\$1,151	\$983	\$0	\$0	0.00
164	TIG INSURANCE COMPANY	0.00	\$807	\$853	(\$75,977)	(\$75,753)	-8880.77
165	VESTA FIRE INSURANCE CORP	0.00	\$658	\$254	\$0	\$0	0.00
166	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$466	\$1,941	\$0	(\$451)	-23.24
167	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$374	\$41	\$0	\$0	0.00
168	DIAMOND STATE INSURANCE COMPANY	0.00	\$319	\$13	\$0	\$0	0.00
169	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$201	\$9,173	\$9,522	(\$9,676)	-105.48
170	COUNTRY CASUALTY INS CO	0.00	\$122	\$123	\$0	(\$2)	-1.63
171	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$117	\$117	\$0	(\$3)	-2.56
172	NIAGARA FIRE INSURANCE COMPANY	0.00	\$91	\$1,550	\$0	(\$989)	-63.81
173	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$2	\$1	\$6,108	(\$23,205)	-2320500.00
174	SAFECO INS CO OF PA	0.00	\$0	\$0	\$1,000	\$1,000	N/A
175	FLORISTS MUTUAL INSURANCE COMPANY	0.00	\$0	\$240	\$0	\$0	0.00
176	TRAVELERS CASUALTY AND SURETY CO	0.00	\$0	\$0	\$0	(\$2,862)	N/A
177	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	\$0	\$0	(\$2,987)	N/A
178	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	(\$86)	N/A
179	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$0	\$9,842	N/A
180	BUCKEYE UNION INSURANCE COMPANY	0.00	\$0	\$55	\$0	\$0	0.00
181	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$1,506)	N/A
182	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$0	\$6,298	N/A
183	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	(\$600)	N/A
184	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$9,444)	N/A
185	JOHN DEERE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$42)	N/A
186	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$0	\$250	(\$2,742)	N/A
187	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$36	N/A
188	CALIFORNIA COMPENSATION INS CO	0.00	\$0	\$0	(\$1,216)	(\$2,074)	N/A
189	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$189	\$0	(\$2,498)	-1321.69
190	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$79,464	(\$8,439)	N/A
191	GRANITE STATE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$2)	N/A
192	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5)	N/A
193	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$0	\$1,042	N/A
194	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$0	\$0	\$0	(\$163)	N/A
195	ROYAL INDEMNITY COMPANY	0.00	\$0	\$0	\$0	(\$57)	N/A

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	SAFEGUARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$7)	N/A
197	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$0	\$0	\$0	(\$52)	N/A
198	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$0	\$0	\$100,000	(\$10,334)	N/A
199	THOMAS JEFFERSON INSURANCE COMPANY	0.00	\$0	\$0	\$18	(\$9)	N/A
200	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$0	\$0	\$0	(\$98)	N/A
201	TRAVELERS PROPERTY CASUALTY INS CO	0.00	\$0	\$0	\$0	(\$18)	N/A
202	FIREMANS FUND INS CO OF WISCONSIN	0.00	\$0	\$0	\$0	(\$11,493)	N/A
203	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$1,485)	N/A
204	MARKEL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$177)	N/A
205	VALLEY FORGE INSURANCE COMPANY	-0.00	(\$16)	\$2,955	\$154,182	(\$3,266)	-110.52
206	BLUE RIDGE INSURANCE COMPANY	-0.00	(\$22)	\$10,488	\$47,372	(\$85,588)	-816.06
207	CONTINENTAL CASUALTY COMPANY	-0.00	(\$34)	\$4,352	\$115,243	(\$106,210)	-2440.49
208	REPUBLIC INSURANCE COMPANY	-0.00	(\$100)	\$2,715	\$57,104	(\$44,307)	-1631.93
209	NATIONAL FIRE INS CO OF HARTFORD	-0.00	(\$135)	\$858	\$3,981	(\$4,547)	-529.95
210	VANGUARD INSURANCE COMPANY	-0.00	(\$321)	\$2,898	\$16,559	(\$153,945)	-5312.11
211	FIDELITY & GUARANTY INS UNDERWRITERS	-0.00	(\$433)	\$4	\$0	(\$98)	-2450.00
212	PROVIDIAN AUTO AND HOME INSURANCE CO	-0.00	(\$742)	\$884	\$0	\$1,711	193.55
213	INSURANCE COMPANY OF ILLINOIS	-0.00	(\$822)	(\$822)	\$100,000	\$41,000	-4987.83
214	AMERICAN CASUALTY CO OF READING PA	-0.00	(\$831)	\$7,156	\$73,546	(\$449,359)	-6279.47
215	INTEGON NATIONAL INSURANCE COMPANY	-0.00	(\$856)	(\$856)	\$0	(\$199)	23.25
216	EQUITY MUTUAL INSURANCE COMPANY	-0.00	(\$4,340)	\$172,558	\$124,986	\$25,909	15.01
217	TIG COUNTRYWIDE INSURANCE COMPANY	-0.00	(\$20,080)	(\$20,080)	\$894	(\$40,092)	199.66
TOTAL		100.00	\$550,938,451	\$531,311,686	\$274,324,020	\$269,860,074	50.79

**TOTAL
PRIVATE PASSENGER
AUTO INSURANCE**

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	23.65	\$493,658,739	\$500,171,210	\$305,739,969	\$272,762,457	54.53
2	AMERICAN FAMILY MUTUAL INS CO	13.11	\$273,641,723	\$266,266,220	\$175,133,459	\$177,255,396	66.57
3	FARMERS INSURANCE COMPANY INC	6.88	\$143,612,064	\$142,966,652	\$90,091,727	\$89,965,743	62.93
4	SHELTER MUTUAL INSURANCE CO	6.39	\$133,312,245	\$131,163,326	\$80,967,540	\$85,952,596	65.53
5	ALLSTATE INSURANCE COMPANY	3.91	\$81,666,105	\$80,707,592	\$45,286,987	\$45,891,300	56.86
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.79	\$79,160,124	\$78,673,883	\$51,870,493	\$49,859,728	63.38
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.83	\$59,045,629	\$57,755,353	\$35,530,521	\$37,202,409	64.41
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.30	\$47,934,124	\$46,808,381	\$33,299,809	\$33,413,384	71.38
9	PROGRESSIVE NORTHWESTERN INS CO	2.12	\$44,168,044	\$45,623,364	\$23,364,740	\$25,836,772	56.63
10	MID CENTURY INSURANCE COMPANY	1.83	\$38,119,489	\$37,632,526	\$25,795,614	\$27,231,046	72.36
11	ALLSTATE INDEMNITY COMPANY	1.62	\$33,848,804	\$34,149,098	\$19,850,294	\$23,180,567	67.88
12	STATE FARM FIRE AND CASUALTY CO	1.38	\$28,739,735	\$29,077,919	\$19,019,683	\$17,072,092	58.71
13	AMERICAN STATES PREFERRED INS CO	1.25	\$25,994,114	\$24,781,870	\$15,283,634	\$18,569,399	74.93
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.23	\$25,723,360	\$25,951,173	\$14,713,695	\$12,244,775	47.18
15	SAFECO INSURANCE CO OF AMERICA	1.23	\$25,654,501	\$24,885,702	\$13,064,247	\$15,676,504	62.99
16	CAMERON MUTUAL INSURANCE COMPANY	1.23	\$25,568,118	\$25,562,634	\$16,239,508	\$16,213,233	63.43
17	FARMERS AND MERCHANTS INSURANCE CO	1.08	\$22,585,167	\$19,848,222	\$12,885,378	\$12,026,278	60.59
18	HARTFORD UNDERWRITERS INSURANCE CO	0.99	\$20,701,119	\$19,958,643	\$12,183,036	\$13,714,987	68.72
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.85	\$17,743,490	\$17,552,931	\$10,368,145	\$10,625,570	60.53
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.61	\$12,760,747	\$12,043,784	\$7,599,758	\$8,076,633	67.06
21	COLUMBIA MUTUAL INSURANCE CO	0.59	\$12,339,555	\$12,674,659	\$7,738,099	\$6,853,028	54.07
22	USAA CASUALTY INSURANCE COMPANY	0.58	\$12,088,797	\$11,838,464	\$6,858,707	\$7,305,704	61.71
23	GOVERNMENT EMPLOYEES INSURANCE CO	0.54	\$11,179,035	\$11,153,696	\$6,809,559	\$7,831,929	70.22
24	AMERICAN ECONOMY INSURANCE COMPANY	0.53	\$11,021,074	\$11,193,388	\$7,346,713	\$7,194,092	64.27
25	NATIONAL INSURANCE ASSOCIATION	0.49	\$10,181,260	\$10,605,243	\$6,929,029	\$9,648,194	90.98
26	SAFECO INSURANCE COMPANY OF ILLINOIS	0.47	\$9,884,682	\$9,277,530	\$5,462,203	\$6,442,865	69.45
27	DAIRYLAND INSURANCE COMPANY	0.47	\$9,739,747	\$9,831,214	\$5,150,884	\$6,155,616	62.61
28	GEICO GENERAL INS CO	0.46	\$9,526,583	\$9,258,120	\$6,013,971	\$6,389,419	69.01
29	FIREMANS FUND INS CO OF MISSOURI	0.44	\$9,117,843	\$9,103,731	\$4,965,825	\$2,789,897	30.65
30	WINDSOR INSURANCE COMPANY	0.42	\$8,854,248	\$9,090,980	\$5,165,636	\$5,062,204	55.68
31	FIRST AMERICAN INSURANCE COMPANY	0.42	\$8,837,756	\$8,547,492	\$4,517,234	\$4,546,988	53.20
32	FIRST NATIONAL INS CO OF AMERICA	0.42	\$8,766,162	\$8,466,457	\$4,554,314	\$5,471,427	64.62
33	SHELTER GENERAL INS CO	0.40	\$8,377,977	\$7,422,470	\$4,246,518	\$5,188,103	69.90
34	AUTO CLUB FAMILY INSURANCE COMPANY	0.40	\$8,370,773	\$7,992,849	\$4,244,424	\$5,189,721	64.93
35	IGF INSURANCE COMPANY	0.39	\$8,225,783	\$9,101,069	\$6,230,668	\$7,579,232	83.28
36	ALLIED PROPERTY & CASUALTY INS CO	0.38	\$7,890,292	\$7,324,090	\$4,797,205	\$5,033,168	68.72
37	EMPLOYERS FIRE INSURANCE COMPANY	0.36	\$7,553,286	\$7,374,953	\$4,486,376	\$4,802,974	65.13
38	GRINNELL MUTUAL REINSURANCE COMPANY	0.36	\$7,529,688	\$7,195,796	\$5,499,478	\$5,883,864	81.77
39	AMERICAN PREMIER INSURANCE COMPANY	0.35	\$7,351,680	\$7,776,827	\$5,129,806	\$5,387,413	69.28
40	GATEWAY INSURANCE COMPANY	0.34	\$7,043,007	\$6,651,980	\$4,111,223	\$3,840,845	57.74
41	SAFECO NATIONAL INSURANCE COMPANY	0.34	\$7,008,846	\$7,180,930	\$4,259,429	\$3,290,392	45.82
42	DEERBROOK INSURANCE COMPANY	0.30	\$6,171,467	\$4,255,670	\$1,412,926	\$2,696,396	63.36
43	AMCO INSURANCE COMPANY	0.29	\$6,120,240	\$5,902,220	\$3,433,789	\$3,316,492	56.19
44	CONTINENTAL INSURANCE COMPANY THE	0.29	\$6,105,165	\$5,041,925	\$2,686,195	\$8,289,384	164.41
45	PENNSYLVANIA GENERAL INSURANCE CO	0.29	\$5,981,825	\$4,622,106	\$2,332,135	\$2,371,699	51.31
46	ST PAUL GUARDIAN INSURANCE COMPANY	0.28	\$5,779,532	\$5,840,927	\$5,528,557	\$4,672,132	79.99
47	ATLANTA SPECIALTY INSURANCE COMPANY	0.27	\$5,709,861	\$5,788,266	\$3,676,112	\$3,983,935	68.83
48	ILLINOIS NATIONAL INSURANCE COMPANY	0.27	\$5,620,144	\$4,309,672	\$1,783,448	\$3,383,703	78.51
49	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.26	\$5,529,991	\$903,011	\$284,531	\$558,627	61.86
50	MILLERS MUTUAL INSURANCE ASSOCIATION	0.26	\$5,482,043	\$6,056,581	\$4,645,854	\$5,056,510	83.49
51	STATE AUTO PROPERTY & CASUALTY INS CO	0.25	\$5,185,678	\$5,268,339	\$2,827,145	\$2,135,540	40.54
52	CORNERSTONE NATIONAL INSURANCE COMPANY	0.23	\$4,769,386	\$3,038,900	\$1,376,678	\$2,756,585	90.71
53	AMERICAN FAMILY HOME INSURANCE CO	0.23	\$4,751,391	\$4,566,817	\$1,157,605	\$1,171,410	25.65
54	AMERICAN MOTORISTS INSURANCE CO	0.22	\$4,610,057	\$4,896,554	\$4,005,249	\$3,182,573	65.00
55	METROPOLITAN PROPERTY & CASUALTY INS CO	0.22	\$4,566,111	\$4,717,018	\$3,567,100	\$2,609,586	55.32
56	AUTO OWNERS INSURANCE CO MUTUAL	0.21	\$4,463,330	\$4,306,052	\$2,315,652	\$2,557,037	59.38
57	TRADERS INSURANCE COMPANY	0.21	\$4,385,955	\$4,195,184	\$1,945,289	\$1,847,999	44.05
58	SECURA INSURANCE A MUTUAL COMPANY	0.21	\$4,376,549	\$4,438,635	\$2,475,022	\$2,481,392	55.90
59	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20	\$4,273,025	\$4,444,373	\$3,291,234	\$3,160,989	71.12
60	ATLANTA CASUALTY COMPANY	0.20	\$4,257,370	\$4,764,215	\$3,827,946	\$3,284,193	68.93
61	SENTRY INSURANCE A MUTUAL COMPANY	0.20	\$4,101,843	\$6,767,496	\$2,575,665	\$3,061,792	45.24
62	COUNTRY MUTUAL INSURANCE COMPANY	0.20	\$4,099,357	\$4,096,815	\$2,561,815	\$2,682,245	65.47
63	FAIRMONT INSURANCE COMPANY	0.19	\$3,977,439	\$3,971,860	\$1,427,366	\$2,617,823	65.91
64	PREFERRED RISK MUTUAL INSURANCE CO	0.19	\$3,892,331	\$3,969,647	\$2,837,843	\$2,882,137	72.60
65	AMERICAN STATES INSURANCE COMPANY	0.18	\$3,830,460	\$3,807,526	\$2,233,361	\$3,036,668	79.75

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	NATIONAL GENERAL INS CO	0.17	\$3,632,938	\$3,588,204	\$2,213,025	\$2,588,550	72.14
67	ILLINOIS FOUNDERS INSURANCE COMPANY	0.17	\$3,549,480	\$3,454,230	\$1,302,534	\$2,105,149	60.94
68	MILLERS CLASSIFIED INSURANCE COMPANY	0.17	\$3,542,899	\$3,832,103	\$2,191,443	\$2,823,057	73.67
69	FIDELITY AND CASUALTY CO OF NY	0.16	\$3,352,260	\$3,473,140	\$1,364,430	\$2,146,191	61.79
70	TRAVELERS PROPERTY CASUALTY INS CO	0.15	\$3,217,180	\$3,233,998	\$365,341	\$642,008	19.85
71	ECONOMY PREFERRED INSURANCE COMPANY	0.15	\$3,155,277	\$2,889,336	\$1,635,616	\$1,417,384	49.06
72	GENERAL ACCIDENT INS CO OF AMERICA	0.15	\$3,142,707	\$2,559,993	\$1,974,322	\$1,717,134	67.08
73	INTEGON NATIONAL INSURANCE COMPANY	0.15	\$3,093,724	\$3,962,732	\$3,096,752	\$2,643,631	66.71
74	LEADER NATIONAL INSURANCE CO	0.15	\$3,063,602	\$2,477,447	\$1,285,109	\$1,155,636	46.65
75	NATIONWIDE MUTUAL INSURANCE COMPANY	0.15	\$3,029,742	\$3,019,660	\$2,021,824	\$1,861,038	61.63
76	PREFERRED ABSTAINERS INS CO	0.14	\$2,914,670	\$2,838,498	\$1,282,432	\$1,250,318	44.05
77	METROPOLITAN GROUP PROP & CAS INS CO	0.14	\$2,906,429	\$2,713,026	\$1,969,848	\$2,261,722	83.37
78	SAGAMORE INSURANCE COMPANY	0.14	\$2,905,931	\$715,895	\$137,083	\$287,550	40.17
79	WEST AMERICAN INSURANCE COMPANY	0.13	\$2,776,034	\$2,607,265	\$1,928,978	\$1,649,078	63.25
80	PHOENIX INSURANCE COMPANY THE	0.13	\$2,769,775	\$2,484,208	\$1,281,485	\$1,543,383	62.13
81	VALIANT INS CO	0.13	\$2,632,905	\$3,397,156	\$2,745,179	\$2,350,041	69.18
82	CINCINNATI INS CO THE	0.13	\$2,630,648	\$2,406,325	\$1,297,567	\$1,568,539	65.18
83	GEICO INDEMNITY COMPANY	0.12	\$2,574,981	\$2,506,689	\$1,269,999	\$1,327,476	52.96
84	GEICO CASUALTY COMPANY	0.12	\$2,446,279	\$2,142,861	\$833,963	\$1,004,357	46.87
85	METROPOLITAN GENERAL INS CO	0.12	\$2,440,588	\$2,278,415	\$1,255,274	\$1,356,952	59.56
86	OMAHA PROPERTY AND CASUALTY INS CO	0.12	\$2,412,641	\$2,306,289	\$1,624,662	\$1,820,480	78.94
87	GENERAL INSURANCE CO OF AMERICA	0.11	\$2,332,203	\$2,321,590	\$1,213,379	\$1,149,785	49.53
88	CITIZENS INSURANCE COMPANY OF AMERICA	0.11	\$2,316,908	\$2,461,240	\$1,437,958	\$1,432,267	58.19
89	TRI STATE INSURANCE COMPANY	0.09	\$1,934,670	\$1,900,058	\$2,205,766	\$1,296,741	68.25
90	TRUSTGARD INSURANCE COMPANY	0.09	\$1,783,216	\$2,611,526	\$2,092,121	\$2,102,602	80.51
91	VIGILANT INSURANCE COMPANY	0.08	\$1,754,283	\$1,728,219	\$1,652,718	\$1,303,708	75.44
92	AMERICAN NATIONAL GENERAL INS CO	0.08	\$1,740,717	\$1,710,403	\$1,070,536	\$893,183	52.22
93	TRAVELERS INDEMNITY COMPANY	0.08	\$1,664,417	\$1,494,344	\$693,790	\$941,784	63.02
94	HARTFORD FIRE INSURANCE COMPANY	0.08	\$1,659,797	\$1,602,662	\$927,532	\$673,119	42.00
95	ATLANTIC MUTUAL INSURANCE COMPANY	0.08	\$1,634,860	\$1,409,285	\$644,032	\$878,284	62.32
96	COLONIAL INSURANCE CO OF CALIFORNIA	0.08	\$1,632,928	\$1,680,953	\$1,153,981	\$60,788	3.62
97	FIDELITY & GUARANTY INS UNDERWRITERS	0.07	\$1,537,612	\$1,784,203	\$1,471,261	\$993,877	55.70
98	GENERAL CASUALTY CO OF WISCONSIN	0.07	\$1,506,429	\$1,598,161	\$966,437	\$1,289,307	80.67
99	DEPOSITORS INSURANCE COMPANY	0.07	\$1,505,656	\$1,261,432	\$871,216	\$881,574	69.89
100	PROGRESSIVE CASUALTY INSURANCE CO	0.07	\$1,393,254	\$261,297	\$243,701	\$121,621	46.55
101	CALIFORNIA CASUALTY INSURANCE CO	0.07	\$1,368,442	\$905,572	\$583,049	\$810,382	89.49
102	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07	\$1,363,912	\$1,184,131	\$601,862	\$713,076	60.22
103	INFINITY INSURANCE COMPANY	0.06	\$1,341,408	\$1,468,933	\$1,294,738	\$790,946	53.84
104	AMICA MUTUAL INSURANCE COMPANY	0.06	\$1,330,688	\$1,299,601	\$454,385	\$637,692	49.07
105	MASSACHUSETTS BAY INS CO	0.06	\$1,314,110	\$1,435,022	\$935,298	\$777,755	54.20
106	ASSURANCE COMPANY OF AMERICA	0.06	\$1,303,045	\$1,769,960	\$1,943,590	\$1,418,156	80.12
107	SECURITY NATIONAL INSURANCE COMPANY	0.06	\$1,301,514	\$1,225,086	\$707,381	\$776,604	63.39
108	MENDOTA INSURANCE COMPANY	0.06	\$1,271,618	\$1,507,648	\$1,098,811	\$723,132	47.96
109	MIC GENERAL INSURANCE CORPORATION	0.06	\$1,250,704	\$1,066,614	\$682,200	\$674,539	63.24
110	MIDLAND RISK INSURANCE COMPANY	0.06	\$1,236,053	\$1,253,395	\$683,264	\$869,947	69.41
111	UNITED SECURITY INSURANCE COMPANY	0.06	\$1,190,722	\$992,713	\$683,516	\$912,853	91.96
112	FEDERAL INSURANCE COMPANY	0.06	\$1,182,274	\$1,086,683	\$322,693	\$415,574	36.24
113	GENERAL CASUALTY CO OF ILLINOIS	0.06	\$1,151,796	\$369,197	\$84,370	\$157,479	42.65
114	FEDERATED MUTUAL INSURANCE COMPANY	0.05	\$1,144,043	\$1,160,538	\$880,104	\$765,101	65.93
115	VIKING INSURANCE COMPANY OF WI	0.05	\$1,143,000	\$1,146,194	\$793,965	\$43,881	3.83
116	MIDWEST MUTUAL INSURANCE CO	0.05	\$1,138,018	\$1,073,906	\$587,490	\$729,977	67.97
117	NATIONAL GENERAL ASSURANCE COMPANY	0.05	\$1,129,846	\$807,558	\$324,990	\$740,448	91.69
118	AMERICAN MODERN HOME INSURANCE CO	0.05	\$1,121,934	\$809,447	\$176,197	\$137,776	17.02
119	LYNDON PROPERTY INSURANCE COMPANY	0.05	\$1,099,275	\$1,061,154	\$643,870	\$658,447	62.05
120	HAWKEYE SECURITY INSURANCE COMPANY	0.05	\$1,085,710	\$991,019	\$696,414	\$786,934	79.41
121	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05	\$1,028,276	\$1,024,454	\$528,211	\$338,672	33.06
122	COLONIAL PENN FRANKLIN INSURANCE CO	0.05	\$1,025,467	\$968,600	\$862,948	\$820,016	84.66
123	TEACHERS INSURANCE COMPANY	0.05	\$1,022,188	\$1,002,580	\$589,639	\$601,501	60.00
124	TIG PREMIER INSURANCE COMPANY	0.05	\$1,008,363	\$610,958	\$415,867	\$571,577	93.55
125	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05	\$983,856	\$900,565	\$589,800	\$803,686	89.24
126	METROPOLITAN CASUALTY INS CO	0.05	\$974,329	\$997,355	\$560,317	\$594,913	59.65
127	AMERISURE INSURANCE COMPANY	0.05	\$971,978	\$1,354,228	\$1,340,870	\$956,313	70.62
128	AMEX ASSURANCE COMPANY	0.05	\$959,748	\$945,889	\$599,940	\$399,794	42.27
129	EMCASCO INSURANCE COMPANY	0.05	\$940,958	\$940,151	\$742,072	\$1,476,494	157.05
130	ECONOMY FIRE & CASUALTY COMPANY	0.04	\$928,057	\$864,572	\$400,676	\$672,266	77.76

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	REGENT INSURANCE COMPANY	0.04	\$904,293	\$1,091,070	\$821,092	\$926,341	84.90
132	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04	\$873,776	\$856,087	\$467,795	\$421,207	49.20
133	PAFCO GENERAL INSURANCE COMPANY	0.04	\$864,301	\$556,240	\$166,318	\$410,752	73.84
134	PACIFIC INDEMNITY COMPANY	0.04	\$851,171	\$788,051	\$302,557	\$608,794	77.25
135	CHARTER OAK FIRE INSURANCE CO THE	0.04	\$842,884	\$666,559	\$336,968	\$65,462	9.82
136	COLONIAL PENN INSURANCE COMPANY	0.04	\$834,476	\$834,662	\$700,829	\$527,165	63.16
137	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$771,727	\$753,649	\$291,451	\$443,759	58.88
138	PROVIDIAN AUTO AND HOME INSURANCE CO	0.04	\$752,799	\$840,535	\$846,852	\$895,195	106.50
139	LIBERTY INSURANCE CORPORATION	0.04	\$736,019	\$531,088	\$279,034	\$513,893	96.76
140	OHIO CASUALTY INSURANCE COMPANY	0.03	\$599,954	\$589,387	\$295,484	\$346,474	58.79
141	ALLIED MUTUAL INS CO	0.03	\$584,294	\$560,972	\$252,896	\$136,646	24.36
142	UNITED STATES FIDELITY & GUARANTY CO	0.03	\$577,101	\$654,936	\$400,616	\$242,545	37.03
143	NATIONAL ALLIANCE INSURANCE CO	0.03	\$574,318	\$528,918	\$296,191	\$464,576	87.84
144	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.03	\$571,649	\$426,631	\$217,693	\$230,438	57.01
145	HORACE MANN INSURANCE COMPANY	0.03	\$559,006	\$572,290	\$313,934	\$399,254	69.76
146	OAK RIVER INSURANCE COMPANY	0.03	\$546,772	\$430,635	\$271,210	\$300,631	69.81
147	GUARANTY NATIONAL INSURANCE COMPANY	0.03	\$534,986	\$142,082	\$47,328	\$36,783	25.89
148	DIRECT AUTO INDEMNITY CO	0.03	\$524,016	\$525,797	\$414,412	\$228,798	43.51
149	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02	\$483,581	\$508,658	\$309,948	\$168,420	33.11
150	AMERICAN BANKERS INS CO OF FLORIDA	0.02	\$479,466	\$537,504	\$1,423,109	(\$129,763)	-24.14
151	UNITED FIRE AND CASUALTY COMPANY	0.02	\$474,166	\$463,128	\$237,157	\$282,292	60.95
152	GREAT NORTHERN INSURANCE COMPANY	0.02	\$470,994	\$357,937	\$301,141	\$387,198	108.17
153	NORTHERN INSURANCE CO OF NEW YORK	0.02	\$457,875	\$389,065	\$144,844	\$269,433	69.25
154	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.02	\$452,584	\$317,433	\$209,289	\$293,745	92.54
155	FOREMOST INSURANCE CO	0.02	\$436,470	\$428,345	\$82,843	\$181,873	42.46
156	PREFERRED AMERICA INSURANCE COMPANY	0.02	\$407,322	\$482,435	\$460,158	\$519,631	107.71
157	UNIVERSAL UNDERWRITERS INS CO	0.02	\$393,965	\$364,220	\$151,801	\$157,659	43.29
158	HANOVER INSURANCE COMPANY THE	0.02	\$388,655	\$449,001	\$238,994	\$214,584	47.79
159	HARTFORD CASUALTY INS CO	0.02	\$370,884	\$397,843	\$211,679	\$193,318	48.59
160	WARNER INSURANCE COMPANY	0.02	\$351,957	\$262,795	\$165,966	\$296,183	112.70
161	EAGLE AMERICAN INSURANCE COMPANY	0.02	\$347,943	\$386,389	\$244,118	\$253,253	65.54
162	FARMERS ALLIANCE MUTUAL INS CO	0.02	\$332,903	\$312,806	\$161,898	\$195,189	62.40
163	AMERICAN INTERNATIONAL INS CO	0.02	\$325,771	\$244,311	\$122,571	\$148,228	60.67
164	CONTINENTAL WESTERN INSURANCE CO	0.01	\$311,651	\$323,862	\$327,162	\$326,586	100.84
165	AMERICAN RELIABLE INSURANCE COMPANY	0.01	\$302,181	\$307,152	\$86,515	\$103,400	33.66
166	TRAVCO INSURANCE COMPANY	0.01	\$285,500	\$144,842	\$14,866	\$52,550	36.28
167	ELECTRIC INSURANCE COMPANY	0.01	\$257,847	\$221,583	\$108,884	\$103,416	46.67
168	FARM AND CITY INSURANCE COMPANY	0.01	\$216,705	\$196,242	\$77,106	\$168,120	85.67
169	AMERICAN SPIRIT INSURANCE COMPANY	0.01	\$212,180	\$256,522	\$381,817	\$337,261	131.47
170	TRAVELERS INDEMNITY CO OF AMERICA	0.01	\$189,117	\$179,451	\$123,852	(\$42,417)	-23.64
171	MERASTAR INSURANCE COMPANY	0.01	\$184,910	\$188,358	\$185,444	\$220,558	117.10
172	MARYLAND CASUALTY COMPANY	0.01	\$171,291	\$239,911	\$171,397	\$82,125	34.23
173	ALLIANCE INSURANCE COMPANY INC	0.01	\$156,650	\$126,408	\$36,690	\$51,440	40.69
174	ECONOMY PREMIER ASSURANCE COMPANY	0.01	\$153,947	\$157,720	\$94,760	\$89,219	56.57
175	TRAVELERS CASUALTY AND SURETY CO	0.01	\$152,949	\$307,916	\$249,748	(\$5,826)	-1.89
176	GREENWICH INSURANCE COMPANY	0.01	\$150,817	\$127,424	\$211,054	\$227,731	178.72
177	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	\$137,185	\$132,169	\$114,929	\$111,668	84.49
178	COUNTRY CASUALTY INS CO	0.01	\$132,581	\$131,010	\$32,347	\$18,588	14.19
179	TIG COUNTRYWIDE INSURANCE COMPANY	0.01	\$125,946	\$83,829	\$35,925	\$37,425	44.64
180	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$117,692	\$111,493	\$111,586	\$89,624	80.39
181	TRAVELERS CASUALTY & SUR CO OF AMERI	0.01	\$108,830	\$156,294	\$156,268	\$61,596	39.41
182	GRINNELL SELECT INSURANCE COMPANY	0.00	\$102,736	\$60,830	\$31,924	\$47,474	78.04
183	ARMED FORCES INSURANCE EXCHANGE	0.00	\$95,630	\$94,728	\$30,765	\$40,835	43.11
184	AMERICAN AND FOREIGN INSURANCE CO	0.00	\$95,597	\$86,849	\$54,605	\$49,698	57.22
185	KANSAS CITY FIRE & MARINE INS CO	0.00	\$94,810	\$106,795	\$65,713	\$82,375	77.13
186	ST PAUL MERCURY INSURANCE COMPANY	0.00	\$79,177	\$75,500	\$28,911	\$22,944	30.39
187	ANTHEM CASUALTY INSURANCE COMPANY	0.00	\$77,019	\$88,837	\$116,002	\$50,098	56.39
188	GLENS FALLS INSURANCE COMPANY THE	0.00	\$74,604	\$77,238	\$23,430	\$27,005	34.96
189	AMERICAN FIRE AND INDEMNITY COMPANY	0.00	\$74,535	\$80,001	\$46,824	\$1,476	1.84
190	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$74,180	\$74,300	\$42,517	\$58,183	78.31
191	USAA GENERAL INDEMNITY COMPANY	0.00	\$72,177	\$16,223	\$50	\$3,504	21.60
192	MIDWESTERN INSURANCE COMPANY	0.00	\$72,134	\$90,172	\$37,401	\$21,338	23.66
193	WORKMENS AUTO INSURANCE COMPANY	0.00	\$70,922	\$50,062	\$8,674	\$6,674	13.33
194	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$67,329	\$23,127	\$50	\$2,175	9.40
195	MARKEL AMERICAN INSURANCE COMPANY	0.00	\$66,280	\$39,380	\$8,175	\$100,764	255.88

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	TWIN CITY FIRE INS CO	0.00	\$63,599	\$67,634	\$3,244	\$3,207	4.74
197	AMERICAN AUTOMOBILE INSURANCE CO	0.00	\$63,296	\$56,886	\$0	(\$20,305)	-35.69
198	VIRGINIA SURETY COMPANY INC	0.00	\$60,827	\$64,641	\$38,023	\$37,871	58.59
199	AMERICAN SECURITY INSURANCE COMPANY	0.00	\$58,084	\$146,473	\$52,624	\$45,721	31.21
200	CENTENNIAL INSURANCE COMPANY	0.00	\$50,613	\$49,816	\$16,637	\$8,002	16.06
201	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$47,491	\$31,561	\$15,212	\$17,454	55.30
202	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00	\$47,314	\$36,003	\$29,803	\$41,921	116.44
203	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$44,576	\$244,143	\$667,599	\$281,022	115.11
204	VOYAGER PROPERTY & CASUALTY INS CO	0.00	\$42,723	\$23,467	\$12,414	\$13,105	55.84
205	AMERICAN INDEMNITY COMPANY	0.00	\$36,775	\$34,436	\$12,925	\$12,925	37.53
206	GREAT AMERICAN INSURANCE COMPANY	0.00	\$36,084	\$31,648	\$1,817	\$8,603	27.18
207	CINCINNATI INDEMNITY COMPANY INC	0.00	\$28,082	\$23,096	\$861	\$861	3.73
208	CINCINNATI CASUALTY COMPANY THE	0.00	\$22,742	\$22,155	\$244	\$5,244	23.67
209	FARMINGTON CASUALTY COMPANY	0.00	\$22,653	\$27,123	\$2,617	\$2,617	9.65
210	PRUDENTIAL GENERAL INS CO	0.00	\$22,649	\$24,235	\$8,939	(\$17,526)	-72.32
211	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	\$21,849	\$32,191	\$0	\$7	0.02
212	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$19,113	\$13,088	\$16,195	\$19,279	147.30
213	LIBERTY MUTUAL INSURANCE COMPANY	0.00	\$18,935	\$20,971	\$16,749	\$8,796	41.94
214	POTOMAC INSURANCE CO OF ILLINOIS	0.00	\$17,405	\$17,542	\$2,548	(\$4,120)	-23.49
215	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$15,805	\$17,533	\$7,839	\$7,786	44.41
216	JOHN DEERE INSURANCE COMPANY	0.00	\$14,310	\$14,246	\$14,568	\$15,096	105.97
217	FOREMOST SIGNATURE INSURANCE COMPANY	0.00	\$13,859	\$15,014	\$1,289	\$1,420	9.46
218	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	\$13,192	\$16,503	\$0	\$0	0.00
219	HAULERS INSURANCE COMPANY INC	0.00	\$12,686	\$4,238	\$0	\$0	0.00
220	AMERICAN PROTECTION INSURANCE CO	0.00	\$10,429	\$14,296	\$5,052	\$2,011	14.07
221	INTERNATIONAL INDEMNITY COMPANY	0.00	\$8,698	\$40,264	\$183,528	(\$356,110)	-884.44
222	OMNI INSURANCE COMPANY	0.00	\$7,104	\$181	\$0	\$0	0.00
223	AEGIS SECURITY INSURANCE COMPANY	0.00	\$6,657	\$6,579	\$2,448	\$1,558	23.68
224	AMERICAN CASUALTY CO OF READING PA	0.00	\$6,082	\$7,483	\$110,295	\$100,079	1337.42
225	NATIONAL INSURANCE UNDERWRITERS	0.00	\$5,942	\$11,339	\$19,995	\$17,495	154.29
226	FIREMANS FUND INSURANCE COMPANY	0.00	\$5,734	\$7,858	\$7,436	(\$2,488)	-31.66
227	ROYAL INDEMNITY COMPANY	0.00	\$5,386	\$5,564	\$139	\$73,789	1326.19
228	ST PAUL FIRE & MARINE INSURANCE CO	0.00	\$4,860	\$5,817	\$4,530	\$2,278	39.16
229	OHIO SECURITY INSURANCE COMPANY	0.00	\$4,403	\$4,722	\$0	(\$137)	-2.90
230	SAFEGUARD INSURANCE COMPANY	0.00	\$4,397	\$4,342	\$53	(\$14)	-0.32
231	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$4,343	\$169,714	\$1,377,806	\$477,086	281.11
232	LUMBERMENS MUTUAL CASUALTY CO	0.00	\$3,964	\$5,684	\$4,883	(\$1,947)	-34.25
233	FOREMOST PROPERTY AND CASUALTY INS CO	0.00	\$3,570	\$568	\$0	\$0	0.00
234	MICHIGAN MUTUAL INSURANCE COMPANY	0.00	\$3,000	\$3,586	\$1,787	\$8,786	245.01
235	CASUALTY RECIPROCAL EXCHANGE	0.00	\$2,899	\$28,683	\$37,087	\$863,690	3011.16
236	TIG INSURANCE COMPANY	0.00	\$2,528	\$2,528	\$22,354	\$31,114	1230.78
237	ROYAL INSURANCE COMPANY OF AMERICA	0.00	\$2,368	\$2,368	\$2,689	(\$5,931)	-250.46
238	NONPROFITS INS ASSN AN INTERINS EXCH	0.00	\$2,196	\$1,922	\$2,294	\$1,997	103.90
239	AMERICAN EMPLOYERS INSURANCE CO	0.00	\$1,569	\$1,599	\$4,600	\$2,293	143.40
240	NORTH AMERICAN SPECIALTY INS CO	0.00	\$1,528	\$1,509	\$0	\$575	38.10
241	FIRSTCOMP INSURANCE COMPANY	0.00	\$1,515	\$1,515	\$0	\$0	0.00
242	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00	\$1,477	\$1,440	(\$644)	(\$757)	-52.57
243	MOTORS INSURANCE CORPORATION	0.00	\$1,277	\$1,368	\$960	\$727	53.14
244	AIU INSURANCE COMPANY	0.00	\$869	\$169	\$0	(\$146)	-86.39
245	ASSOCIATED INDEMNITY CORPORATION	0.00	\$865	\$1,510	\$80,398	(\$53,375)	-3534.77
246	STAR INSURANCE COMPANY	0.00	\$521	\$521	\$0	(\$376)	-72.17
247	ALPHA PROPERTY & CASUALTY INS CO	0.00	\$429	(\$42,889)	\$0	\$0	0.00
248	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00	\$313	\$215	(\$1,407)	(\$10,623)	-4940.93
249	NORTHERN ASSURANCE CO OF AMERICA	0.00	\$283	\$838	(\$5,254)	(\$5,362)	-639.86
250	TRAVELERS CASUALTY CO OF CT	0.00	\$238	\$325	\$0	\$41	12.62
251	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$231	\$1,717	\$0	\$0	0.00
252	MARKEL INSURANCE COMPANY	0.00	\$125	\$25,659	\$45,590	(\$20,146)	-78.51
253	STANDARD FIRE INSURANCE COMPANY	0.00	\$46	\$1,267	\$2,849	\$2,849	224.86
254	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00	\$43	\$40	(\$310)	(\$1,527)	-3817.50
255	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$29	\$29	\$5	\$9	31.03
256	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00	\$23	\$6	\$16	\$45	750.00
257	BITUMINOUS CASUALTY CORPORATION	0.00	\$21	\$21	\$17	\$17	80.95
258	NORTHWESTERN NATIONAL CASUALTY CO	0.00	\$21	\$19	\$7	\$7	36.84
259	CUMIS INSURANCE SOCIETY INC	0.00	\$17	\$17	\$11	\$9	52.94
260	ZURICH INSURANCE COMPANY	0.00	\$7	\$6	\$2,094	\$7,495	124916.67

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	RELIANCE INSURANCE COMPANY	0.00	\$5	\$14	\$13	\$15	107.14
262	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$1	\$1	(\$1,230)	(\$1,249)	-124900.00
263	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$462,023	\$62,023	N/A
264	RISCORP NATIONAL INSURANCE COMPANY	0.00	\$0	\$0	(\$133)	(\$133)	N/A
265	FARMLAND MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$33,563	\$68,208	N/A
266	BANKERS STANDARD INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$341)	N/A
267	COMMERCE AND INDUSTRY INSURANCE CO	0.00	\$0	(\$1)	\$0	\$0	0.00
268	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00	\$0	\$0	\$0	(\$1)	N/A
269	PLAINS INSURANCE COMPANY	0.00	\$0	\$4,420	\$0	(\$603)	-13.64
270	NATIONAL FIRE INS CO OF HARTFORD	0.00	\$0	\$19	\$61,000	(\$13,356)	-70294.74
271	TRANSPORTATION INSURANCE COMPANY	0.00	\$0	\$0	\$3,289	\$3,289	N/A
272	VALLEY FORGE INSURANCE COMPANY	0.00	\$0	\$1,911	\$14,948	(\$33,714)	-1764.21
273	CIGNA PROPERTY & CASUALTY INS CO	0.00	\$0	\$5	\$0	\$0	0.00
274	CENTURY INDEMNITY COMPANY	0.00	\$0	\$0	\$22	(\$2,576)	N/A
275	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$0	\$303	\$0	(\$485)	-160.07
276	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	(\$421)	(\$510)	N/A
277	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$5,301)	N/A
278	NORTH RIVER INSURANCE COMPANY THE	0.00	\$0	\$0	\$101,692	(\$304,709)	N/A
279	UNITED STATES FIRE INSURANCE CO	0.00	\$0	\$0	\$0	\$306	N/A
280	AMERICAN INSURANCE COMPANY THE	0.00	\$0	\$0	(\$1,262)	(\$35,291)	N/A
281	NATIONAL SURETY CORPORATION	0.00	\$0	\$0	\$9,750	(\$6,430)	N/A
282	GRAIN DEALERS MUTUAL INSURANCE CO	0.00	\$0	\$0	(\$200)	(\$292)	N/A
283	AMERICAN NATIONAL FIRE INSURANCE CO	0.00	\$0	\$0	\$1,000	(\$799)	N/A
284	ATLANTIC INSURANCE COMPANY	0.00	\$0	\$0	\$2,047	(\$453)	N/A
285	GULF INSURANCE COMPANY	0.00	\$0	\$0	(\$1,983)	(\$1,983)	N/A
286	CALIFORNIA COMPENSATION INS CO	0.00	\$0	\$0	\$151	\$151	N/A
287	HIGHLANDS INSURANCE COMPANY	0.00	\$0	\$5	\$0	\$0	0.00
288	CIGNA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$328)	N/A
289	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$247)	N/A
290	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$2,580	N/A
291	LMI INSURANCE COMPANY	0.00	\$0	\$0	\$6	\$7	N/A
292	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$3	\$92	N/A
293	NEW HAMPSHIRE INSURANCE COMPANY	0.00	\$0	(\$1)	\$0	(\$465)	46500.00
294	NORTHLAND INSURANCE COMPANY	0.00	\$0	\$0	\$1,820	\$1,820	N/A
295	OLD REPUBLIC INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
296	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$0	\$0	\$6,812	\$8,684	N/A
297	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00	\$0	\$0	\$0	(\$1)	N/A
298	BALBOA INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$0	N/A
299	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$0	\$0	\$13,847	\$47,849	N/A
300	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$76	N/A
301	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00	\$0	\$0	\$0	(\$1,184)	N/A
302	SKANDIA U S INSURANCE COMPANY	0.00	\$0	\$3,303	\$35,000	\$0	0.00
303	AGRICULTURAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$160)	N/A
304	INSURANCE COMPANY OF ILLINOIS	0.00	\$0	\$0	(\$377)	(\$377)	N/A
305	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$0	\$0	(\$225)	(\$4,667)	N/A
306	NATIONWIDE AGRIBUSINESS INS CO	0.00	\$0	\$0	\$0	(\$1,538)	N/A
307	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	\$0	\$391	(\$405)	\$15	3.84
308	MONTGOMERY WARD INSURANCE COMPANY	0.00	\$0	\$0	(\$885)	(\$885)	N/A
309	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	(\$2)	(\$131)	N/A
310	HARTFORD INSURANCE CO OF MIDWEST THE	0.00	\$0	\$0	\$6,461	\$6,461	N/A
311	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	\$129	N/A
312	REPUBLIC INSURANCE COMPANY	0.00	\$0	\$20	\$28,447	(\$2,465)	-12325.00
313	MIC PROPERTY AND CASUALTY INS CORP	0.00	\$0	\$0	\$23,165	(\$7,044)	N/A
314	THOMAS JEFFERSON INSURANCE COMPANY	-0.00	(\$115)	\$307	\$12	\$0	0.00
315	CONTINENTAL CASUALTY COMPANY	-0.00	(\$341)	\$8,402	\$395,787	\$2,352,245	27996.25
316	EMPIRE FIRE AND MARINE INSURANCE CO	-0.00	(\$478)	\$5,068	\$22,029	(\$20,151)	-397.61
317	NIAGARA FIRE INSURANCE COMPANY	-0.00	(\$1,890)	\$4,718	\$239	(\$3,713)	-78.70
318	COMMERCIAL UNION INSURANCE COMPANY	-0.00	(\$19,445)	(\$18,098)	\$4,517	(\$319)	1.76
319	CITIZENS SECURITY MUTUAL INS CO	-0.00	(\$23,022)	\$0	\$0	(\$10,978)	N/A
320	STANDARD GUARANTY INSURANCE COMPANY	-0.02	(\$458,875)	\$330,221	\$107,294	(\$81,338)	-24.63
TOTAL		100.00	\$2,087,024,735	\$2,058,852,533	\$1,275,908,712	\$1,275,580,329	61.96

**TOTAL
COMMERCIAL AUTO
INSURANCE**

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	5.58	\$19,835,287	\$20,419,898	\$12,594,381	\$11,371,999	55.69
2	GREAT WEST CASUALTY COMPANY	5.23	\$18,597,450	\$18,911,042	\$17,679,247	\$13,559,583	71.70
3	AMERICAN STATES INSURANCE COMPANY	3.93	\$13,971,137	\$14,077,505	\$7,962,056	\$11,208,846	79.63
4	RELIANCE NATIONAL INDEMNITY COMPANY	3.27	\$11,620,253	\$9,048,156	\$5,373,695	\$8,261,583	91.31
5	LIBERTY MUTUAL FIRE INSURANCE CO	2.71	\$9,654,056	\$10,861,971	\$10,824,715	\$8,025,138	73.88
6	FEDERATED MUTUAL INSURANCE COMPANY	2.58	\$9,182,837	\$9,137,326	\$4,515,848	\$7,628,507	83.49
7	TRAVELERS INDEMNITY CO OF ILLINOIS	2.41	\$8,564,581	\$7,023,085	\$3,197,355	\$5,350,203	76.18
8	NORTHLAND INSURANCE COMPANY	2.01	\$7,137,726	\$7,301,343	\$4,572,371	\$5,661,269	77.54
9	VANLINER INSURANCE COMPANY	1.93	\$6,851,627	\$6,866,870	\$2,789,698	\$1,272,204	18.53
10	CONTINENTAL WESTERN INSURANCE CO	1.76	\$6,276,037	\$5,839,445	\$2,924,168	\$2,854,222	48.88
11	AMERICAN FAMILY MUTUAL INS CO	1.65	\$5,879,234	\$5,864,317	\$3,664,213	\$3,309,050	56.43
12	TRANSPORTATION INSURANCE COMPANY	1.59	\$5,667,455	\$5,610,208	\$4,826,448	\$2,838,033	50.59
13	ST PAUL FIRE & MARINE INSURANCE CO	1.51	\$5,375,191	\$4,819,100	\$3,163,143	\$2,727,857	56.61
14	AMERICAN ECONOMY INSURANCE COMPANY	1.37	\$4,854,900	\$4,685,419	\$2,642,303	\$2,865,858	61.17
15	AUTO OWNERS INSURANCE CO MUTUAL	1.31	\$4,671,503	\$4,620,842	\$3,421,446	\$3,537,129	76.55
16	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.26	\$4,484,452	\$3,394,271	\$2,157,542	\$2,899,420	85.42
17	LINCOLN GENERAL INSURANCE CO	1.26	\$4,476,716	\$4,715,302	\$2,227,050	\$5,383,425	114.17
18	EMPIRE FIRE AND MARINE INSURANCE CO	1.19	\$4,239,032	\$4,302,936	\$2,296,593	\$2,721,232	63.24
19	TIG INSURANCE COMPANY	1.15	\$4,099,038	\$4,146,839	\$3,531,544	\$1,662,814	40.10
20	CONTINENTAL CASUALTY COMPANY	1.12	\$3,991,307	\$4,061,478	\$1,994,485	\$9,195,817	226.42
21	ASSOCIATES INSURANCE COMPANY	1.11	\$3,957,769	\$3,386,383	\$2,842,645	\$2,828,722	83.53
22	REDLAND INSURANCE COMPANY	1.10	\$3,912,234	\$4,247,295	\$2,682,753	\$2,604,477	61.32
23	UNIVERSAL UNDERWRITERS INS CO	1.09	\$3,875,982	\$3,881,699	\$2,515,953	\$2,719,492	70.06
24	CINCINNATI INS CO THE	1.09	\$3,861,202	\$3,556,338	\$1,579,627	\$2,411,320	67.80
25	HARTFORD FIRE INSURANCE COMPANY	1.02	\$3,639,058	\$3,922,425	\$3,423,793	\$4,332,289	110.45
26	NATIONAL CASUALTY COMPANY	1.02	\$3,638,069	\$3,674,575	\$2,555,018	\$2,611,226	71.06
27	UNITED STATES FIDELITY & GUARANTY CO	1.02	\$3,635,634	\$3,941,722	\$3,971,648	\$5,279,601	133.94
28	FARMERS INSURANCE EXCHANGE	1.00	\$3,550,722	\$3,697,162	\$3,762,497	\$3,065,257	82.91
29	UNITED FIRE AND CASUALTY COMPANY	0.94	\$3,357,403	\$3,540,882	\$2,155,976	\$3,882,200	109.64
30	CHRYSLER INSURANCE COMPANY	0.93	\$3,312,550	\$4,065,600	\$2,203,846	\$2,703,928	66.51
31	JOHN DEERE INSURANCE COMPANY	0.93	\$3,292,495	\$3,173,757	\$2,518,095	\$1,578,845	49.75
32	MOTORS INSURANCE CORPORATION	0.81	\$2,894,098	\$2,895,214	\$2,600,285	\$2,446,571	84.50
33	RELIANCE INSURANCE COMPANY	0.80	\$2,840,959	\$2,763,525	\$4,530,442	\$2,777,985	100.52
34	TRAVELERS PROPERTY CASUALTY INS CO	0.77	\$2,742,401	\$2,793,248	\$3,401,287	\$3,901,866	139.69
35	ST PAUL MERCURY INSURANCE COMPANY	0.75	\$2,666,891	\$2,491,006	\$864,791	\$1,569,042	62.99
36	GUARANTY NATIONAL INSURANCE COMPANY	0.73	\$2,579,535	\$2,510,229	\$1,670,679	\$1,415,764	56.40
37	TRANSCONTINENTAL INSURANCE COMPANY	0.71	\$2,531,227	\$1,784,791	\$763,034	\$1,003,307	56.21
38	UNITED FINANCIAL CASUALTY COMPANY	0.70	\$2,485,697	\$2,547,620	\$1,322,177	\$1,365,444	53.60
39	SHELTER GENERAL INS CO	0.68	\$2,429,847	\$2,470,425	\$750,733	\$1,522,870	61.64
40	ALLIED MUTUAL INS CO	0.66	\$2,361,840	\$2,275,661	\$1,179,203	\$1,800,306	79.11
41	EMPLOYERS MUTUAL CASUALTY COMPANY	0.66	\$2,357,266	\$2,007,127	\$731,677	\$902,420	44.96
42	WEST AMERICAN INSURANCE COMPANY	0.66	\$2,355,301	\$2,161,550	\$1,830,170	\$1,848,639	85.52
43	NATIONAL SURETY CORPORATION	0.65	\$2,311,852	\$2,463,911	\$1,350,172	\$888,721	36.07
44	TRUCK INSURANCE EXCHANGE	0.63	\$2,257,047	\$2,123,141	\$2,008,425	\$1,461,237	68.82
45	HAWKEYE SECURITY INSURANCE COMPANY	0.62	\$2,213,379	\$2,429,276	\$2,270,663	\$1,640,452	67.53
46	CAMERON MUTUAL INSURANCE COMPANY	0.62	\$2,207,896	\$2,187,585	\$1,416,468	\$1,256,334	57.43
47	TRAVELERS INDEMNITY COMPANY	0.61	\$2,176,171	\$1,934,927	\$709,587	\$1,408,818	72.81
48	MIC PROPERTY AND CASUALTY INS CORP	0.60	\$2,147,174	\$2,564,378	\$1,441,780	\$1,237,956	48.28
49	LIBERTY INSURANCE CORPORATION	0.60	\$2,129,998	\$2,306,632	\$1,567,962	\$2,530,057	109.69
50	PROGRESSIVE NORTHWESTERN INS CO	0.60	\$2,127,972	\$2,135,010	\$1,054,682	\$1,418,487	66.44
51	FIDELITY AND GUARANTY INSURANCE COMPANY	0.56	\$1,982,937	\$1,717,771	\$1,572,350	\$3,214,430	187.13
52	FEDERAL INSURANCE COMPANY	0.55	\$1,947,925	\$2,258,349	\$1,032,919	\$1,700,250	75.29
53	PENNSYLVANIA GENERAL INSURANCE CO	0.50	\$1,781,987	\$1,446,023	\$1,000,095	\$585,140	40.47
54	AMERISURE INSURANCE COMPANY	0.50	\$1,775,775	\$1,721,732	\$1,013,567	\$1,269,007	73.71
55	GRINNELL MUTUAL REINSURANCE COMPANY	0.50	\$1,766,122	\$1,689,731	\$874,990	\$1,014,442	60.04
56	CALVERT INSURANCE COMPANY	0.49	\$1,734,870	\$1,421,983	\$474,464	\$546,014	38.40
57	ZURICH INSURANCE COMPANY	0.48	\$1,721,167	\$1,845,415	\$968,013	\$1,312,026	71.10
58	STATE AUTO PROPERTY & CASUALTY INS CO	0.48	\$1,710,270	\$1,583,783	\$826,370	\$1,190,245	75.15
59	UNITED SECURITY INSURANCE COMPANY	0.47	\$1,665,922	\$1,514,899	\$816,484	\$1,395,573	92.12
60	COMMERCIAL UNION INSURANCE COMPANY	0.46	\$1,627,055	\$1,735,021	\$1,199,767	\$894,993	51.58

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN MANUFACTURERS MUTUAL INS CO	0.45	\$1,613,832	\$1,300,940	\$698,853	\$1,150,514	88.44
62	EMPLOYERS FIRE INSURANCE COMPANY	0.45	\$1,598,565	\$1,495,905	\$1,187,413	\$922,043	61.64
63	HARTFORD CASUALTY INS CO	0.45	\$1,588,862	\$1,455,262	\$930,070	\$424,537	29.17
64	SHELTER MUTUAL INSURANCE CO	0.44	\$1,580,503	\$1,538,182	\$612,671	\$685,903	44.59
65	CANAL INSURANCE COMPANY	0.44	\$1,567,496	\$1,823,281	\$1,026,419	\$1,759,755	96.52
66	NATIONAL INDEMNITY COMPANY	0.44	\$1,551,894	\$1,534,621	\$460,537	\$789,574	51.45
67	COLUMBIA MUTUAL INSURANCE CO	0.42	\$1,489,709	\$1,372,138	\$529,129	\$534,616	38.96
68	GATEWAY INSURANCE COMPANY	0.42	\$1,477,454	\$1,547,946	\$854,519	\$241,679	15.61
69	GENERAL ACCIDENT INS CO OF AMERICA	0.40	\$1,437,765	\$1,481,989	\$707,860	\$501,792	33.86
70	INTERSTATE INDEMNITY COMPANY	0.40	\$1,435,256	\$1,279,608	\$397,721	\$892,223	69.73
71	AMERICAN MOTORISTS INSURANCE CO	0.40	\$1,422,402	\$1,271,483	\$741,194	\$1,211,136	95.25
72	NORTH RIVER INSURANCE COMPANY THE	0.38	\$1,342,168	\$1,015,754	\$544,772	\$1,032,308	101.63
73	GENERAL CASUALTY CO OF WISCONSIN	0.37	\$1,333,319	\$1,132,899	\$449,298	\$520,226	45.92
74	UNITED STATES FIRE INSURANCE CO	0.37	\$1,319,305	\$898,615	\$297,961	\$1,463,375	162.85
75	HARCO NATIONAL INSURANCE COMPANY	0.37	\$1,315,976	\$1,301,546	\$1,033,053	\$1,039,667	79.88
76	NATIONWIDE AGRIBUSINESS INS CO	0.37	\$1,309,126	\$1,431,725	\$687,765	\$544,107	38.00
77	OAK RIVER INSURANCE COMPANY	0.37	\$1,306,194	\$1,160,937	\$277,274	\$934,170	80.47
78	ST PAUL PROPERTY & CASUALTY INS CO	0.36	\$1,295,077	\$1,181,120	\$557,980	\$1,433,355	121.36
79	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.36	\$1,271,542	\$1,218,874	\$866,069	\$791,686	64.95
80	AMERICAN INSURANCE COMPANY THE	0.35	\$1,238,623	\$1,292,229	\$651,989	\$971,227	75.16
81	LUMBERMENS MUTUAL CASUALTY CO	0.34	\$1,205,044	\$1,225,432	\$5,254,925	(\$1,461,592)	-119.27
82	ALLSTATE INSURANCE COMPANY	0.33	\$1,181,191	\$994,928	\$569,210	\$1,001,439	100.65
83	AMERICAN AUTOMOBILE INSURANCE CO	0.33	\$1,168,184	\$1,187,321	\$216,559	\$300,867	25.34
84	TRAVELERS CASUALTY AND SURETY CO	0.32	\$1,150,879	\$1,361,092	\$756,455	\$1,237,439	90.92
85	INTERNATIONAL BUS & MERCANTILE REASSUR	0.32	\$1,135,688	\$1,075,426	\$794,076	\$1,609,651	149.68
86	STATE FARM FIRE AND CASUALTY CO	0.31	\$1,105,681	\$1,119,078	\$513,051	\$348,835	31.17
87	AMERICAN ALTERNATIVE INS CORP	0.31	\$1,089,988	\$921,198	\$520,763	\$794,148	86.21
88	FIDELITY & GUARANTY INS UNDERWRITERS	0.31	\$1,085,062	\$1,199,804	\$507,326	\$825,972	68.84
89	NORTHERN INSURANCE CO OF NEW YORK	0.29	\$1,048,280	\$1,139,120	\$1,380,887	\$3,319,919	291.45
90	CENTENNIAL INSURANCE COMPANY	0.29	\$1,041,406	\$537,218	\$598,230	\$1,691,696	314.90
91	BALBOA INSURANCE COMPANY	0.29	\$1,040,481	\$1,032,508	\$709,046	\$696,065	67.41
92	BITUMINOUS CASUALTY CORPORATION	0.29	\$1,038,995	\$990,107	\$577,864	\$496,235	50.12
93	CLARENDON NATIONAL INS CO	0.28	\$1,010,737	\$1,258,054	\$857,178	\$1,016,749	80.82
94	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.28	\$992,920	\$1,001,839	\$376,479	\$438,787	43.80
95	CUMIS INSURANCE SOCIETY INC	0.27	\$976,648	\$848,663	\$228,067	\$215,202	25.36
96	AMERICAN GUARANTEE & LIABILITY INS CO	0.27	\$969,030	\$973,723	\$293,751	\$707,696	72.68
97	UNITED PACIFIC INSURANCE COMPANY	0.26	\$939,598	\$739,824	\$496,744	\$511,545	69.14
98	REGENT INSURANCE COMPANY	0.26	\$939,052	\$933,415	\$627,563	\$778,948	83.45
99	CHURCH MUTUAL INSURANCE COMPANY	0.26	\$930,791	\$915,372	\$652,874	\$518,122	56.60
100	LEADER NATIONAL INSURANCE CO	0.25	\$875,194	\$1,018,408	\$471,075	\$490,116	48.13
101	LIBERTY MUTUAL INSURANCE COMPANY	0.25	\$873,716	\$1,128,445	\$778,580	(\$750,989)	-66.55
102	ROYAL INSURANCE COMPANY OF AMERICA	0.23	\$835,484	\$933,293	\$591,710	(\$2,005,332)	-214.87
103	ATLANTIC MUTUAL INSURANCE COMPANY	0.23	\$824,563	\$828,767	\$491,432	\$1,596,755	192.67
104	FIREMANS FUND INSURANCE COMPANY	0.23	\$820,787	\$1,161,060	\$851,547	\$808,256	69.61
105	GREAT NORTHERN INSURANCE COMPANY	0.22	\$782,257	\$529,068	\$206,756	\$113,443	21.44
106	NORTHFIELD INSURANCE COMPANY	0.22	\$782,159	\$718,366	\$1,055,732	\$1,554,116	216.34
107	INDIANA LUMBERMENS MUTUAL INS CO	0.22	\$770,850	\$741,885	\$616,777	\$571,873	77.08
108	ATHENA ASSURANCE COMPANY	0.21	\$737,570	\$523,633	\$49,966	\$238,752	45.60
109	STRATFORD INSURANCE COMPANY	0.21	\$732,171	\$666,181	\$256,737	\$622,152	93.39
110	MICHIGAN MUTUAL INSURANCE COMPANY	0.20	\$725,371	\$834,299	\$826,036	\$731,393	87.67
111	TWIN CITY FIRE INS CO	0.20	\$723,218	\$1,048,193	\$299,965	\$518,535	49.47
112	CIGNA INSURANCE COMPANY	0.20	\$714,477	\$687,943	\$258,901	\$402,294	58.48
113	AMERICAN CASUALTY CO OF READING PA	0.20	\$710,524	\$568,166	\$398,349	\$344,544	60.64
114	POTOMAC INSURANCE CO OF ILLINOIS	0.20	\$708,558	\$395,361	\$218,998	\$377,260	95.42
115	CAROLINA CASUALTY INSURANCE COMPANY	0.19	\$691,160	\$777,764	\$524,448	\$265,089	34.08
116	RANGER INSURANCE COMPANY	0.19	\$665,842	\$797,216	\$1,553,505	\$559,495	70.18
117	OHIO CASUALTY INSURANCE COMPANY	0.18	\$654,664	\$636,278	\$463,526	\$389,165	61.16
118	PHOENIX INSURANCE COMPANY THE	0.18	\$637,541	\$544,522	\$187,121	\$698,380	128.26
119	SECURA INSURANCE A MUTUAL COMPANY	0.18	\$628,207	\$682,096	\$498,460	\$1,446,302	212.04
120	OLD REPUBLIC INSURANCE COMPANY	0.17	\$619,030	\$649,897	\$37,174	\$435,620	67.03

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ASSURANCE COMPANY OF AMERICA	0.17	\$613,928	\$675,083	\$428,487	\$446,154	66.09
122	PREFERRED RISK MUTUAL INSURANCE CO	0.17	\$595,357	\$592,521	\$368,609	\$271,957	45.90
123	MID CENTURY INSURANCE COMPANY	0.16	\$577,274	\$520,576	\$218,792	\$322,453	61.94
124	GREAT DIVIDE INSURANCE COMPANY	0.16	\$576,142	\$553,720	\$390,548	\$659,788	119.16
125	LEGION INSURANCE COMPANY	0.16	\$570,380	\$550,893	\$529,399	\$890,498	161.65
126	NEW HAMPSHIRE INSURANCE COMPANY	0.16	\$551,805	\$598,395	\$277,854	\$348,244	58.20
127	AGRICULTURAL INSURANCE COMPANY	0.15	\$542,217	\$517,369	\$67,293	\$84,163	16.27
128	EVEREST NATIONAL INSURANCE COMPANY	0.14	\$514,023	\$581,737	\$98,704	\$870,934	149.71
129	ALLSTATE INDEMNITY COMPANY	0.14	\$510,912	\$478,264	\$234,496	\$413,443	86.45
130	LANCER INSURANCE COMPANY	0.14	\$488,514	\$429,970	\$151,723	\$473,814	110.20
131	AMERICAN STANDARD INS CO OF WISCONSIN	0.14	\$484,669	\$470,620	\$467,737	\$304,624	64.73
132	TRAVELERS CASUALTY & SUR CO OF AMERI	0.13	\$476,687	\$622,501	\$711,976	\$655,281	105.27
133	AMERICAN MODERN HOME INSURANCE CO	0.13	\$472,272	\$419,604	\$170,265	\$178,313	42.50
134	VESTA FIRE INSURANCE CORP	0.13	\$470,483	\$435,795	\$449,527	\$503,965	115.64
135	TRI STATE INSURANCE CO OF MINNESOTA	0.13	\$466,970	\$402,367	\$223,126	\$296,037	73.57
136	INTEGON NATIONAL INSURANCE COMPANY	0.13	\$460,840	\$445,235	\$153,369	\$311,361	69.93
137	MILLERS MUTUAL INSURANCE ASSOCIATION	0.13	\$457,916	\$507,520	\$233,942	(\$16,432)	-3.24
138	BITUMINOUS FIRE AND MARINE INS CO	0.12	\$440,551	\$271,258	\$126,715	\$308,554	113.75
139	COMMERCE AND INDUSTRY INSURANCE CO	0.12	\$440,008	\$385,310	\$128,003	\$134,962	35.03
140	CITIZENS INSURANCE COMPANY OF AMERICA	0.12	\$439,652	\$638,897	\$399,669	\$759,188	118.83
141	SENTRY INSURANCE A MUTUAL COMPANY	0.12	\$419,074	\$374,977	\$83,388	\$134,045	35.75
142	WAUSAU UNDERWRITERS INS CO	0.12	\$416,767	\$404,833	\$332,400	\$39,005	9.63
143	SAGAMORE INSURANCE COMPANY	0.12	\$414,148	\$202,250	\$30,659	\$72,109	35.65
144	BANKERS STANDARD INSURANCE COMPANY	0.12	\$412,804	\$462,300	\$166,695	\$159,345	34.47
145	VALLEY FORGE INSURANCE COMPANY	0.11	\$404,571	\$463,027	\$509,035	\$1,493,700	322.59
146	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.11	\$394,230	\$392,760	\$202,020	\$29,276	7.45
147	CITIZENS SECURITY MUTUAL INS CO	0.11	\$393,786	\$317,342	\$93,760	\$268,487	84.60
148	JEFFERSON INSURANCE CO OF NEW YORK	0.11	\$381,570	\$450,894	\$296,798	\$362,300	80.35
149	FEDERATED RURAL ELECTRIC INS CORP	0.11	\$380,027	\$391,766	\$137,548	\$2,020	0.52
150	FARMLAND MUTUAL INSURANCE COMPANY	0.11	\$378,013	\$316,129	\$326,767	\$330,731	104.62
151	LUMBER MUTUAL INSURANCE COMPANY	0.11	\$377,938	\$377,908	\$112,046	\$160,436	42.45
152	AMCO INSURANCE COMPANY	0.10	\$372,136	\$346,841	\$180,520	\$162,872	46.96
153	TRAVELERS INDEMNITY CO OF AMERICA	0.10	\$367,336	\$433,041	\$246,767	\$615,293	142.09
154	BROTHERHOOD MUTUAL INSURANCE CO	0.10	\$354,552	\$339,120	\$75,144	\$83,819	24.72
155	PAFCO GENERAL INSURANCE COMPANY	0.10	\$354,421	\$226,708	\$179,757	\$191,674	84.55
156	SAFECO INSURANCE CO OF AMERICA	0.10	\$339,602	\$368,476	\$316,012	(\$3,673)	-1.00
157	VALIANT INS CO	0.09	\$332,815	\$288,512	\$189,565	\$160,268	55.55
158	TRAVELERS CASUALTY AND SURETY CO OF IL	0.09	\$325,903	\$463,321	\$367,070	\$978,128	211.11
159	OCCIDENTAL FIRE & CAS CO OF NC	0.09	\$322,339	\$122,956	\$57,615	\$116,361	94.64
160	MUTUAL SERVICE CASUALTY INSURANCE CO	0.09	\$319,860	\$346,129	\$37,867	\$105,969	30.62
161	WAUSAU BUSINESS INSURANCE COMPANY	0.09	\$319,525	\$318,587	\$270,254	\$163,544	51.33
162	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.09	\$311,715	\$416,427	\$87,935	\$456,237	109.56
163	INSURANCE CO OF THE STATE OF PA	0.09	\$305,401	\$190,081	(\$662,800)	(\$640,591)	-337.01
164	FARMERS ALLIANCE MUTUAL INS CO	0.09	\$304,634	\$283,422	\$119,523	\$144,578	51.01
165	TITAN INDEMNITY COMPANY	0.08	\$299,431	\$290,154	\$105,255	\$135,425	46.67
166	COREGIS INSURANCE COMPANY	0.08	\$293,288	\$265,303	\$81,903	\$155,321	58.54
167	MASSACHUSETTS BAY INS CO	0.08	\$268,431	\$371,244	\$771,859	\$81,083	21.84
168	COLONIA INSURANCE COMPANY	0.07	\$260,525	\$859,104	\$920,078	\$1,656,489	192.82
169	NORTHWESTERN NATIONAL CASUALTY CO	0.07	\$252,398	\$245,273	\$160,975	\$410,135	167.22
170	FARMERS AND MERCHANTS INSURANCE CO	0.07	\$246,528	\$243,604	\$85,957	\$80,607	33.09
171	FIDELITY AND DEPOSIT CO MARYLAND	0.07	\$232,237	\$227,989	\$140,069	\$637,887	279.79
172	SECURITY NATIONAL INSURANCE COMPANY	0.06	\$223,160	\$209,356	\$112,986	\$129,455	61.83
173	MARYLAND CASUALTY COMPANY	0.06	\$214,187	\$249,089	\$210,971	\$262,758	105.49
174	AMERICAN AND FOREIGN INSURANCE CO	0.06	\$210,792	\$213,990	\$21,316	\$32,127	15.01
175	TRI STATE INSURANCE COMPANY	0.06	\$209,010	\$281,469	\$81,974	\$57,734	20.51
176	ZURICH AMERICAN INS CO OF ILLINOIS	0.05	\$187,379	\$155,794	\$0	\$33,580	21.55
177	AMERICAN NATIONAL FIRE INSURANCE CO	0.05	\$184,018	\$201,481	\$36,658	\$37,880	18.80
178	NOBEL INSURANCE COMPANY	0.05	\$183,944	\$253,120	\$141,884	\$18,361	7.25
179	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05	\$183,590	\$190,204	\$94,903	\$81,334	42.76
180	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.05	\$183,588	\$185,227	\$77,873	\$121,609	65.65

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.05	\$175,849	\$128,134	\$7,132	\$8,303	6.48
182	INSURANCE COMPANY OF THE WEST	0.05	\$174,899	\$170,953	\$0	(\$24,965)	-14.60
183	ARGONAUT GREAT CENTRAL INSURANCE CO	0.05	\$172,488	\$154,079	\$77,600	\$106,416	69.07
184	ROYAL INDEMNITY COMPANY	0.05	\$172,363	\$235,664	\$131,578	\$56,466	23.96
185	CONNECTICUT INDEMNITY COMPANY THE	0.05	\$163,161	\$158,282	\$24,908	\$83,213	52.57
186	PHILADELPHIA INDEMNITY INSURANCE CO	0.05	\$161,541	\$153,557	\$63,029	\$68,752	44.77
187	MINNESOTA FIRE AND CASUALTY COMPANY	0.04	\$159,119	\$160,837	\$12,363	\$74,342	46.22
188	ELECTRIC INSURANCE COMPANY	0.04	\$153,798	\$154,138	\$269,590	\$53,575	34.76
189	STATEWIDE INSURANCE COMPANY	0.04	\$152,448	\$138,551	\$105,097	\$197,980	142.89
190	REPUBLIC WESTERN INS CO	0.04	\$147,854	\$163,545	\$61,024	\$114,664	70.11
191	TRUMBULL INSURANCE COMPANY	0.04	\$145,409	\$40,874	\$10,166	\$29,022	71.00
192	COLORADO CASUALTY INSURANCE COMPANY	0.04	\$143,689	\$116,037	\$32,785	\$32,216	27.76
193	NATIONAL FIRE INS CO OF HARTFORD	0.04	\$142,215	\$195,601	\$50,134	\$105,849	54.11
194	GREAT AMERICAN INSURANCE COMPANY	0.04	\$137,578	\$142,912	\$34,468	\$16,170	11.31
195	CIGNA FIRE UNDERWRITERS INS CO	0.04	\$137,434	\$88,956	\$63,094	\$45,594	51.25
196	CIGNA PROPERTY & CASUALTY INS CO	0.04	\$136,162	\$130,744	\$30,052	\$39,368	30.11
197	GAN NORTH AMERICAN INSURANCE CO	0.04	\$132,894	\$133,029	\$46,147	\$79,707	59.92
198	GENESIS INSURANCE COMPANY	0.04	\$127,484	\$132,074	\$0	\$12,000	9.09
199	GRAIN DEALERS MUTUAL INSURANCE CO	0.04	\$126,563	\$132,311	\$40,191	\$56,674	42.83
200	GENERAL INSURANCE CO OF AMERICA	0.03	\$123,533	\$108,871	\$75,147	\$697,084	640.28
201	ACCELERATION NATIONAL INS CO	0.03	\$114,967	\$68,047	\$1,625	\$50,246	73.84
202	NORTHERN ASSURANCE CO OF AMERICA	0.03	\$109,536	\$113,488	\$281,637	\$83,951	73.97
203	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03	\$109,124	\$173,484	\$4,939	(\$64,071)	-36.93
204	MARKEL INSURANCE COMPANY	0.03	\$109,068	\$106,725	\$68,826	\$131,859	123.55
205	CHARTER OAK FIRE INSURANCE CO THE	0.03	\$102,071	\$40,703	\$3,160	(\$50,030)	-122.91
206	GRANITE STATE INSURANCE COMPANY	0.03	\$97,798	\$63,601	\$50,829	\$55,637	87.48
207	NATIONAL INTERSTATE INSURANCE COMPANY	0.03	\$94,046	\$106,238	\$539,203	(\$597,570)	-562.48
208	HARTFORD INSURANCE CO OF MIDWEST THE	0.03	\$89,493	\$18,556	\$725	\$3,955	21.31
209	HANOVER INSURANCE COMPANY THE	0.02	\$86,342	\$136,858	\$122,032	\$138,529	101.22
210	FIREMENS INS CO OF NEWARK NEW JERSEY	0.02	\$80,107	\$93,784	\$27,265	\$26,657	28.42
211	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02	\$77,731	\$221,810	\$84,462	\$10,102	4.55
212	SAVERS PROPERTY & CASUALTY INS CO	0.02	\$76,818	\$83,099	\$11,226	\$22,948	27.62
213	WINDSOR INSURANCE COMPANY	0.02	\$75,742	\$57,570	\$12,906	\$15,169	26.35
214	SUMITOMO MARINE & FIRE INS CO LTD	0.02	\$74,956	\$86,459	\$26,447	\$249,162	288.19
215	FLORISTOS MUTUAL INSURANCE COMPANY	0.02	\$74,635	\$76,814	\$33,267	\$264,122	343.85
216	FIREMANS FUND INS CO OF WISCONSIN	0.02	\$69,779	\$102,612	\$60,969	\$66,840	65.14
217	TRINITY UNIVERSAL INSURANCE COMPANY	0.02	\$68,823	\$80,941	\$80,408	\$80,129	99.00
218	TRANSGUARD INS CO OF AMERICA INC	0.02	\$67,382	\$53,375	\$18,940	\$26,288	49.25
219	FARMINGTON CASUALTY COMPANY	0.02	\$63,415	\$75,919	\$60,088	\$52,936	69.73
220	HARTFORD UNDERWRITERS INSURANCE CO	0.02	\$62,976	\$59,844	\$32,699	\$94,522	157.95
221	NN INSURANCE COMPANY	0.02	\$62,179	\$65,849	\$13,164	\$22,628	34.36
222	NATIONWIDE MUTUAL INSURANCE COMPANY	0.02	\$58,898	\$91,220	\$39,114	\$141,253	154.85
223	MID CONTINENT CASUALTY COMPANY	0.02	\$57,671	\$47,574	\$6,417	\$5,860	12.32
224	FIRST NATIONAL INS CO OF AMERICA	0.02	\$56,728	\$61,926	\$11,701	(\$10,443)	-16.86
225	ST PAUL GUARDIAN INSURANCE COMPANY	0.02	\$56,152	\$48,052	\$3,669	\$14,679	30.55
226	TIG INDEMNITY COMPANY	0.02	\$55,844	\$56,009	\$12,940	\$10,948	19.55
227	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.02	\$55,600	\$68,595	\$73,522	\$62,865	91.65
228	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02	\$54,148	\$52,487	\$1,648	\$5,218	9.94
229	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$52,448	\$46,988	\$16,107	\$19,625	41.77
230	ILLINOIS NATIONAL INSURANCE COMPANY	0.01	\$51,699	\$269,398	\$92,769	\$111,954	41.56
231	GAN NATIONAL INSURANCE COMPANY	0.01	\$50,825	\$22,364	\$9,828	\$15,286	68.35
232	GLOBE INDEMNITY COMPANY	0.01	\$49,800	\$50,985	\$81,509	\$4,373	8.58
233	UTICA MUTUAL INSURANCE COMPANY	0.01	\$48,876	\$42,126	\$13,373	\$7,871	18.68
234	FIRST AMERICAN INSURANCE COMPANY	0.01	\$42,231	\$15,906	\$3,403,925	\$3,978,162	25010.45
235	T H E INSURANCE COMPANY	0.01	\$42,072	\$42,611	\$5,276	\$9,687	22.73
236	SCOTTSDALE INDEMNITY COMPANY	0.01	\$40,731	\$35,457	\$4,270	\$7,799	22.00
237	NATIONAL FARMERS UNION STANDARD INS CO	0.01	\$40,023	\$42,834	\$78,941	\$49,849	116.38
238	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01	\$34,899	\$23,892	\$30,349	\$41,466	173.56
239	AMERICAN EMPLOYERS INSURANCE CO	0.01	\$32,282	\$19,071	\$42,484	\$123,333	646.70
240	NIAGARA FIRE INSURANCE COMPANY	0.01	\$31,463	\$97,364	\$16,466	\$60,391	62.03

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	AMERICAN INDEMNITY COMPANY	0.01	\$29,165	\$22,756	\$453	\$453	1.99
242	ASSOCIATED INDEMNITY CORPORATION	0.01	\$28,943	\$19,282	\$24,371	(\$67,857)	-351.92
243	PROGRESSIVE CASUALTY INSURANCE CO	0.01	\$25,602	\$87,314	\$85,249	(\$154,853)	-177.35
244	NONPROFITS INS ASSN AN INTERINS EXCH	0.01	\$23,172	\$19,850	\$3,228	\$13,363	67.32
245	ECONOMY PREFERRED INSURANCE COMPANY	0.01	\$20,943	\$44,433	\$189,097	(\$23,602)	-53.12
246	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01	\$20,018	\$28,967	\$9,637	\$15,382	53.10
247	AMERICAN SOUTHERN INS CO	0.01	\$18,347	\$22,818	\$26,526	\$10,026	43.94
248	ECONOMY FIRE & CASUALTY COMPANY	0.01	\$17,884	\$42,893	\$55,746	\$58,778	137.03
249	VIGILANT INSURANCE COMPANY	0.00	\$16,422	\$18,464	\$4,496	\$1,561	8.45
250	TRANSPORT INSURANCE COMPANY	0.00	\$15,745	\$15,745	\$0	\$0	0.00
251	CONTINENTAL INSURANCE COMPANY THE	0.00	\$15,698	\$105,598	\$692,425	\$1,765,817	1672.21
252	ULICO CASUALTY COMPANY	0.00	\$15,003	\$13,991	\$4,176	\$3,925	28.05
253	PLAINS INSURANCE COMPANY	0.00	\$14,742	\$15,126	\$2,993	\$1,373	9.08
254	VANGUARD INSURANCE COMPANY	0.00	\$13,423	\$13,375	\$0	\$1,372	10.26
255	STATE NATIONAL INSURANCE COMPANY INC	0.00	\$12,220	\$113,105	\$58,741	\$55,804	49.34
256	PEAK PROPERTY AND CASUALTY INS CORP	0.00	\$11,893	\$25,118	\$391,184	(\$238,582)	-949.84
257	AMERICAN HOME ASSURANCE COMPANY	0.00	\$11,648	\$4,468	(\$122,974)	(\$151,139)	-3382.70
258	FRONTIER INSURANCE COMPANY	0.00	\$11,044	\$1,699	\$0	\$179	10.54
259	INSURANCE COMPANY OF NORTH AMERICA	0.00	\$10,936	\$63,093	\$20,099	(\$71,126)	-112.73
260	NATIONAL AMERICAN INSURANCE COMPANY	0.00	\$10,760	\$12,951	\$451,811	\$218,864	1689.94
261	SAFEGUARD INSURANCE COMPANY	0.00	\$10,713	\$9,675	\$0	\$1,519	15.70
262	CREDIT GENERAL INS CO	0.00	\$10,695	\$10,695	\$0	\$7,171	67.05
263	NORTHBROOK NATIONAL INS CO	0.00	\$10,524	\$124,703	\$34,884	(\$46,776)	-37.51
264	FIDELITY AND CASUALTY CO OF NY	0.00	\$8,792	\$9,414	\$122,326	\$200,759	2132.56
265	RELIANCE NATIONAL INSURANCE COMPANY	0.00	\$6,613	\$6,470	\$1,552	\$1,869	28.89
266	LUMBERMENS UNDERWRITING ALLIANCE	0.00	\$6,558	\$642	\$0	\$0	0.00
267	GENERAL CASUALTY CO OF ILLINOIS	0.00	\$6,180	\$6,178	\$0	\$243	3.93
268	PACIFIC INDEMNITY COMPANY	0.00	\$6,106	\$5,676	\$164	(\$149)	-2.63
269	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	\$6,026	\$14,008	\$21,394	(\$22,796)	-162.74
270	AMERICAN ALLIANCE INSURANCE COMPANY	0.00	\$5,230	\$91,564	\$116,609	(\$106,046)	-115.82
271	WESTFIELD INSURANCE COMPANY	0.00	\$5,206	\$8,576	\$572	\$381	4.44
272	UNDERWRITERS INSURANCE COMPANY	0.00	\$5,121	\$2,338	\$0	\$1,378	58.94
273	HAULERS INSURANCE COMPANY INC	0.00	\$4,977	\$791	\$0	\$0	0.00
274	GOVERNMENT EMPLOYEES INSURANCE CO	0.00	\$4,912	\$8,950	\$6,121	\$1,404	15.69
275	AMERICAN PROTECTION INSURANCE CO	0.00	\$4,864	\$2,461	\$0	(\$1,493)	-60.67
276	NATIONAL LIABILITY & FIRE INS CO	0.00	\$4,642	\$1,814	\$45	\$580	31.97
277	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$4,416	\$342	\$19,138	(\$5,869)	-1716.08
278	ATLANTIC INSURANCE COMPANY	0.00	\$4,325	\$640	\$8,508	(\$22,414)	-3502.19
279	INTERNATIONAL INDEMNITY COMPANY	0.00	\$4,220	\$4,563	\$7,715	\$241	5.28
280	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$4,195	\$2,340	\$223	(\$13,988)	-597.78
281	CENTURY-NATIONAL INSURANCE COMPANY	0.00	\$3,864	\$7,972	\$638	\$352	4.42
282	NORTH AMERICAN SPECIALTY INS CO	0.00	\$3,644	\$49,125	\$30,112	(\$58,255)	-118.59
283	AMICA MUTUAL INSURANCE COMPANY	0.00	\$3,507	\$3,463	\$11,703	\$11,654	336.53
284	AMERICAN ZURICH INSURANCE COMPANY	0.00	\$3,322	\$9,418	\$0	(\$15,784)	-167.59
285	GEICO GENERAL INS CO	0.00	\$3,068	\$4,493	\$27	(\$75)	-1.67
286	NORTHBROOK INDEMNITY CO	0.00	\$2,523	\$25,076	\$751	(\$17,317)	-69.06
287	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$2,465	\$3,725	\$920	\$784	21.05
288	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00	\$2,056	\$3,692	\$2,069	\$2,018	54.66
289	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$1,792	\$5,332	\$4,795	\$1,005,534	18858.48
290	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00	\$1,679	\$1,523	\$944	\$1,435	94.22
291	ARGONAUT MIDWEST INSURANCE COMPANY	0.00	\$1,500	\$1,130	\$806	\$38,163	3377.26
292	MIDWESTERN INSURANCE COMPANY	0.00	\$1,284	\$803	\$7,360	\$40	4.98
293	STATE AUTOMOBILE MUTUAL INS CO	0.00	\$1,176	\$1,513	\$186,256	(\$1,790)	-118.31
294	VIRGINIA SURETY COMPANY INC	0.00	\$1,045	\$414	\$252	\$252	60.87
295	FIRST COMMUNITY INSURANCE COMPANY	0.00	\$915	\$915	\$0	\$0	0.00
296	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$808	\$1,117	\$123,954	\$29,554	2645.84
297	NATIONAL INSURANCE UNDERWRITERS	0.00	\$799	\$1,666	\$0	\$0	0.00
298	TRAVELERS CASUALTY CO OF CT	0.00	\$773	\$927	\$589	\$726	78.32
299	CAPITAL CITY INSURANCE COMPANY INC	0.00	\$689	\$328	\$0	\$0	0.00
300	AUTOMOBILE INS CO OF HARTFORD CT	0.00	\$619	\$4,200	\$373	\$20,521	488.60

**1997 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
301	ACCEPTANCE INDEMNITY INSURANCE CO	0.00	\$500	\$500	\$0	\$172	34.40
302	CAMDEN FIRE INSURANCE ASSOCIATION	0.00	\$276	\$1,198	\$322	\$281	23.46
303	K-M INSURANCE COMPANY	0.00	\$263	\$263	\$0	\$0	0.00
304	AIU INSURANCE COMPANY	0.00	\$235	\$5,278	\$0	(\$3,069)	-58.15
305	FIREMANS FUND INS CO OF MISSOURI	0.00	\$153	\$141	\$362	\$364	258.16
306	STAR INSURANCE COMPANY	0.00	\$123	\$123	\$0	(\$49)	-39.84
307	STANDARD FIRE INSURANCE COMPANY	0.00	\$122	\$1,784	\$15,766	\$72,765	4078.76
308	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$121	\$7,801	\$438	(\$110,498)	-1416.46
309	GEICO INDEMNITY COMPANY	0.00	\$113	\$113	\$219	\$207	183.19
310	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$184,809	\$101,683	N/A
311	MIDLAND RISK INSURANCE COMPANY	0.00	\$0	\$0	\$14,476	\$5,929	N/A
312	GENERAL STAR NATIONAL INS CO	0.00	\$0	\$0	\$0	(\$2,000)	N/A
313	PROTECTIVE INSURANCE COMPANY	0.00	\$0	\$0	(\$30)	(\$29,573)	N/A
314	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$0	(\$1,100)	N/A
315	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$0	\$30	\$0	(\$2)	-6.67
316	BIRMINGHAM FIRE INS CO OF PA	0.00	\$0	\$0	\$0	(\$9,840)	N/A
317	ARGONAUT INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$347	N/A
318	CENTURY INDEMNITY COMPANY	0.00	\$0	(\$1,080)	\$1,292,246	(\$459,619)	42557.31
319	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$0	(\$1,326)	N/A
320	KANSAS CITY FIRE & MARINE INS CO	0.00	\$0	\$0	\$0	\$0	N/A
321	COUNTRY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	(\$2,396)	(\$2,891)	N/A
322	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$144,678)	N/A
323	WESTCHESTER FIRE INSURANCE COMPANY	0.00	\$0	\$0	\$323,801	\$21,656	N/A
324	DAIRYLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$41	N/A
325	CASUALTY RECIPROCAL EXCHANGE	0.00	\$0	\$0	\$0	\$0	N/A
326	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$0	\$0	\$79,000	\$5,265	N/A
327	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$945)	N/A
328	CHICAGO INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$30,458)	N/A
329	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00	\$0	\$0	(\$3)	(\$30,208)	N/A
330	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$319)	N/A
331	COLUMBIA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$13)	N/A
332	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	\$0	\$10	N/A
333	GLENS FALLS INSURANCE COMPANY THE	0.00	\$0	\$609	(\$414)	(\$515)	-84.56
334	COLONIAL PENN INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$20)	N/A
335	ALLIANZ INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$4,521)	N/A
336	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$16,884)	N/A
337	INTERCARGO INSURANCE COMPANY	0.00	\$0	(\$573)	\$0	(\$83)	14.49
338	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$6,074)	N/A
339	DIAMOND STATE INSURANCE COMPANY	0.00	\$0	\$0	(\$29,993)	(\$29,999)	N/A
340	LMI INSURANCE COMPANY	-0.00	(\$50)	\$125	\$106	(\$9)	-7.20
341	AMERICAN HARDWARE MUTUAL INS CO	-0.00	(\$79)	(\$79)	(\$44)	(\$2,625)	3322.78
342	REPUBLIC INSURANCE COMPANY	-0.00	(\$308)	(\$253)	\$2,134	(\$13,113)	5183.00
343	HOUSTON GENERAL INS CO	-0.00	(\$2,956)	\$3,914	\$79,606	\$628,030	16045.73
344	HIGHLANDS INSURANCE COMPANY	-0.00	(\$7,635)	(\$6,131)	\$10,200	\$32,747	-534.12
345	PRUDENTIAL GENERAL INS CO	-0.01	(\$19,846)	\$86,418	\$81,009	\$63,186	73.12
346	TIG PREMIER INSURANCE COMPANY	-0.01	(\$22,780)	(\$6,011)	\$12,344	(\$9,656)	160.64
347	GULF INSURANCE COMPANY	-0.01	(\$46,810)	(\$40,887)	\$245,856	(\$8,660)	21.18
TOTAL		100.00	\$355,610,609	\$350,515,819	\$238,054,542	\$261,568,911	74.62

**TOTALS ALL BUSINESS
IN MISSOURI**

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	10.26	\$544,268,198	\$551,704,670	\$340,672,063	\$306,436,399	55.54
2	AMERICAN FAMILY MUTUAL INS CO	8.69	\$461,024,916	\$447,911,997	\$287,457,633	\$288,366,825	64.38
3	STATE FARM FIRE AND CASUALTY CO	4.42	\$234,523,838	\$227,624,983	\$100,888,408	\$93,604,640	41.12
4	SHELTER MUTUAL INSURANCE CO	3.84	\$203,618,324	\$198,974,688	\$112,356,181	\$118,877,682	59.75
5	FARMERS INSURANCE COMPANY INC	2.71	\$143,612,064	\$142,966,684	\$90,106,362	\$89,991,612	62.95
6	ALLSTATE INSURANCE COMPANY	2.15	\$114,037,194	\$112,059,559	\$56,794,068	\$24,243,387	21.63
7	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.84	\$97,781,486	\$90,240,448	\$22,673,611	\$2,115,676	2.34
8	MISSOURI EMPLOYERS MUTUAL INS CO	1.60	\$84,814,857	\$83,500,000	\$35,084,794	\$49,962,919	59.84
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.51	\$79,874,895	\$77,265,949	\$50,271,571	\$50,551,862	65.43
10	AMERICAN STANDARD INS CO OF WISCONSIN	1.50	\$79,644,794	\$79,144,504	\$52,338,231	\$50,164,352	63.38
11	MID CENTURY INSURANCE COMPANY	1.48	\$78,503,402	\$78,043,095	\$46,759,941	\$49,825,544	63.84
12	CONTINENTAL CASUALTY COMPANY	1.33	\$70,781,768	\$83,308,454	\$29,603,595	\$45,732,487	54.90
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.24	\$65,583,944	\$60,002,404	\$49,169,097	\$44,464,382	74.10
14	FEDERAL INSURANCE COMPANY	1.17	\$61,810,756	\$61,730,689	\$19,285,823	\$24,747,248	40.09
15	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.11	\$59,116,322	\$57,819,956	\$35,531,465	\$37,203,944	64.34
16	AMERICAN STATES INSURANCE COMPANY	1.11	\$59,086,110	\$59,609,708	\$29,998,878	\$39,442,672	66.17
17	SAFECO INSURANCE CO OF AMERICA	1.11	\$58,911,337	\$56,797,211	\$27,110,717	\$30,522,260	53.74
18	PROGRESSIVE NORTHWESTERN INS CO	0.89	\$46,969,402	\$48,413,327	\$24,643,055	\$27,511,189	56.83
19	CAMERON MUTUAL INSURANCE COMPANY	0.86	\$45,584,199	\$45,408,964	\$28,213,752	\$27,757,889	61.13
20	ST PAUL FIRE & MARINE INSURANCE CO	0.80	\$42,621,962	\$40,642,278	\$27,393,325	\$25,986,941	63.94
21	CONTINENTAL INSURANCE COMPANY THE	0.76	\$40,375,195	\$43,155,615	\$24,953,917	\$8,110,268	18.79
22	TRAVELERS INDEMNITY CO OF ILLINOIS	0.73	\$38,683,827	\$31,740,085	\$16,067,830	\$21,693,586	68.35
23	TRANSPORTATION INSURANCE COMPANY	0.70	\$37,009,106	\$34,080,445	\$21,740,004	\$22,143,024	64.97
24	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.67	\$35,273,582	\$35,422,011	\$18,458,280	\$15,654,662	44.19
25	FEDERATED MUTUAL INSURANCE COMPANY	0.66	\$35,201,309	\$37,771,677	\$21,122,769	\$25,159,717	66.61
26	AMERICAN STATES PREFERRED INS CO	0.66	\$35,109,668	\$33,309,684	\$19,016,426	\$22,749,196	68.30
27	ALLSTATE INDEMNITY COMPANY	0.65	\$34,711,263	\$34,876,908	\$20,198,350	\$23,821,370	68.30
28	RELIANCE INSURANCE COMPANY	0.64	\$34,014,509	\$34,759,297	\$21,024,152	\$23,269,271	66.94
29	HARTFORD UNDERWRITERS INSURANCE CO	0.63	\$33,338,414	\$31,820,175	\$23,079,828	\$23,552,738	74.02
30	AMERICAN ECONOMY INSURANCE COMPANY	0.57	\$30,012,842	\$30,074,071	\$15,899,073	\$17,673,820	58.77
31	HARTFORD FIRE INSURANCE COMPANY	0.56	\$29,828,883	\$32,271,016	\$16,896,118	\$14,935,959	46.28
32	FARMERS AND MERCHANTS INSURANCE CO	0.55	\$29,403,611	\$27,267,003	\$16,955,893	\$16,351,419	59.97
33	AMERICAN AUTOMOBILE INSURANCE CO	0.53	\$28,079,404	\$28,167,417	\$7,527,241	\$28,434,185	100.95
34	TRAVELERS INDEMNITY COMPANY OF MO THE	0.52	\$27,715,197	\$33,622,137	\$16,335,341	\$21,340,142	63.47
35	COLUMBIA MUTUAL INSURANCE CO	0.52	\$27,610,859	\$27,339,379	\$14,088,421	\$13,717,832	50.18
36	TRAVELERS INDEMNITY COMPANY	0.50	\$26,412,331	\$21,842,089	\$19,745,331	\$6,869,534	31.45
37	GRANITE STATE INSURANCE COMPANY	0.47	\$24,810,794	\$26,396,832	\$6,341,709	\$15,027,725	56.93
38	UNITED STATES FIDELITY & GUARANTY CO	0.46	\$24,501,226	\$25,360,415	\$15,179,519	\$12,306,066	48.52
39	ZURICH INSURANCE COMPANY	0.46	\$24,414,873	\$23,951,711	\$10,244,516	\$18,713,277	78.13
40	GREAT WEST CASUALTY COMPANY	0.43	\$22,696,038	\$23,087,550	\$19,095,072	\$15,331,874	66.41
41	CINCINNATI INS CO THE	0.42	\$22,159,376	\$20,552,083	\$9,175,999	\$13,184,913	64.15
42	AMERICAN MOTORISTS INSURANCE CO	0.40	\$21,059,101	\$21,391,496	\$12,351,225	\$8,378,384	39.17
43	UNITED FIRE AND CASUALTY COMPANY	0.39	\$20,634,476	\$20,568,513	\$8,006,679	\$14,231,707	69.19
44	CONTINENTAL WESTERN INSURANCE CO	0.37	\$19,852,214	\$19,503,895	\$9,001,827	\$9,067,970	46.49
45	FIRE INSURANCE EXCHANGE	0.36	\$19,337,935	\$18,411,702	\$10,899,924	\$9,951,154	54.05
46	RELIANCE NATIONAL INDEMNITY COMPANY	0.35	\$18,759,783	\$16,461,708	\$9,189,417	\$15,782,532	95.87
47	FIREMANS FUND INSURANCE COMPANY	0.35	\$18,628,771	\$19,314,676	\$3,877,751	\$7,230,159	37.43
48	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.35	\$18,549,826	\$16,974,615	\$9,675,845	\$10,384,470	61.18
49	STATE AUTO PROPERTY & CASUALTY INS CO	0.34	\$18,265,506	\$17,837,459	\$7,154,754	\$7,873,110	44.14
50	AUTO OWNERS INSURANCE CO MUTUAL	0.34	\$17,940,332	\$17,402,965	\$9,604,749	\$11,695,085	67.20
51	COMMERCIAL UNION INSURANCE COMPANY	0.33	\$17,518,217	\$17,823,250	\$16,578,588	\$12,686,546	71.18
52	VANLINER INSURANCE COMPANY	0.31	\$16,318,682	\$16,277,857	\$9,569,831	\$9,436,451	57.97
53	FARMERS INSURANCE EXCHANGE	0.31	\$16,269,748	\$16,159,093	\$9,494,177	\$9,757,458	60.38
54	GENERAL ACCIDENT INS CO OF AMERICA	0.30	\$15,750,821	\$14,833,713	\$10,645,283	\$7,235,730	48.78
55	ALLIED MUTUAL INS CO	0.30	\$15,737,276	\$15,412,673	\$6,464,542	\$8,818,809	57.22
56	CIGNA PROPERTY & CASUALTY INS CO	0.28	\$14,976,892	\$14,867,604	\$2,550,557	\$2,435,427	16.36
57	GRINNELL MUTUAL REINSURANCE COMPANY	0.28	\$14,809,841	\$14,098,218	\$8,432,451	\$10,075,793	71.47
58	AUTO CLUB FAMILY INSURANCE COMPANY	0.27	\$14,551,809	\$13,447,617	\$6,125,365	\$7,015,077	52.17
59	USAA CASUALTY INSURANCE COMPANY	0.27	\$14,534,372	\$14,149,608	\$7,651,400	\$7,899,354	55.83
60	SECURA INSURANCE A MUTUAL COMPANY	0.27	\$14,477,120	\$14,941,366	\$7,311,321	\$7,004,489	46.88
61	BENCHMARK INSURANCE COMPANY	0.27	\$14,464,036	\$13,845,669	\$10,953,347	\$11,858,186	85.65
62	LIBERTY INSURANCE CORPORATION	0.27	\$14,454,683	\$15,832,941	\$9,097,904	\$10,604,967	66.98
63	VIRGINIA SURETY COMPANY INC	0.27	\$14,185,415	\$5,682,736	\$4,609,513	\$4,716,737	83.00
64	TRANSCONTINENTAL INSURANCE COMPANY	0.27	\$14,128,673	\$13,045,911	\$5,613,756	\$7,397,009	56.70
65	UNIVERSAL UNDERWRITERS INS CO	0.27	\$14,123,448	\$12,152,688	\$7,187,666	\$7,431,752	61.15

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
66	AMCO INSURANCE COMPANY	0.26	\$13,957,240	\$13,347,558	\$6,582,706	\$7,178,497	53.78
67	HARTFORD CASUALTY INS CO	0.25	\$13,290,379	\$12,636,146	\$6,318,641	\$21,016,246	166.32
68	EMPLOYERS FIRE INSURANCE COMPANY	0.25	\$13,015,938	\$12,573,727	\$7,871,566	\$8,527,076	67.82
69	SHELTER GENERAL INS CO	0.24	\$12,655,218	\$12,423,941	\$6,165,971	\$8,075,683	65.00
70	ST PAUL MERCURY INSURANCE COMPANY	0.23	\$12,350,385	\$13,066,767	\$6,142,894	\$5,300,898	40.57
71	VISION SERVICE PLAN INSURANCE CO	0.23	\$12,346,000	\$12,352,363	\$9,407,700	\$9,648,409	78.11
72	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.23	\$12,309,113	\$11,838,003	\$11,240,234	(\$5,765,430)	-48.70
73	ST PAUL GUARDIAN INSURANCE COMPANY	0.23	\$12,031,623	\$12,014,759	\$8,607,138	\$9,573,849	79.68
74	PHICO INSURANCE COMPANY	0.22	\$11,780,650	\$5,851,427	\$1,833,722	\$2,771,414	47.36
75	ALLIED PROPERTY & CASUALTY INS CO	0.22	\$11,666,462	\$10,789,825	\$5,808,388	\$7,487,392	69.39
76	ALLENDALE MUTUAL INSURANCE COMPANY	0.22	\$11,623,286	\$13,070,374	\$4,017,511	\$8,377,717	64.10
77	LUMBERMENS MUTUAL CASUALTY CO	0.22	\$11,614,293	\$11,194,799	\$12,266,116	(\$4,512,799)	-40.31
78	AMERICAN HOME ASSURANCE COMPANY	0.22	\$11,564,530	\$12,489,159	\$9,841,362	\$24,907,403	199.43
79	PENNSYLVANIA GENERAL INSURANCE CO	0.22	\$11,497,309	\$9,417,313	\$4,840,511	\$4,435,843	47.10
80	AMERICAN STERLING INSURANCE COMPANY	0.21	\$11,333,250	\$11,542,817	\$1,931,890	\$1,092,179	9.46
81	MILLERS MUTUAL INSURANCE ASSOCIATION	0.21	\$11,256,387	\$12,811,336	\$8,486,676	\$7,897,995	61.65
82	GOVERNMENT EMPLOYEES INSURANCE CO	0.21	\$11,222,275	\$11,204,267	\$6,824,909	\$8,360,355	74.62
83	PREFERRED RISK MUTUAL INSURANCE CO	0.21	\$11,184,899	\$10,772,275	\$5,969,813	\$5,488,565	50.95
84	AMERICAN BANKERS INS CO OF FLORIDA	0.21	\$11,111,772	\$11,465,993	\$2,816,514	\$1,342,159	11.71
85	AMERICAN COMPENSATION INSURANCE COMPANY	0.21	\$11,071,533	\$9,727,954	\$2,557,525	\$5,988,891	61.67
86	FIDELITY AND GUARANTY INSURANCE COMPANY	0.21	\$11,025,023	\$10,548,455	\$5,753,979	\$8,178,935	77.54
87	TIG INSURANCE COMPANY	0.21	\$10,896,342	\$11,140,363	\$6,617,169	\$630,056	5.66
88	MISSOURI MEDICAL INSURANCE COMPANY	0.20	\$10,819,598	\$9,583,431	\$5,185,288	\$8,141,098	84.95
89	GENERAL ELECTRIC MORT INS CORP	0.20	\$10,782,935	\$11,372,810	\$1,418,655	\$1,968,713	17.31
90	OHIO CASUALTY INSURANCE COMPANY	0.20	\$10,674,991	\$10,308,026	\$4,601,965	\$6,092,508	59.10
91	AMERICAN MANUFACTURERS MUTUAL INS CO	0.20	\$10,606,644	\$10,145,857	\$4,235,642	\$1,977,667	19.49
92	MORTGAGE GUARANTY INS CORP	0.20	\$10,603,128	\$11,170,096	\$984,526	\$6,195,913	55.47
93	WEST AMERICAN INSURANCE COMPANY	0.20	\$10,543,595	\$9,729,934	\$6,878,384	\$6,892,053	70.83
94	ATLANTIC MUTUAL INSURANCE COMPANY	0.20	\$10,359,361	\$9,871,211	\$4,519,759	\$5,558,547	56.31
95	IGF INSURANCE COMPANY	0.19	\$10,319,749	\$11,235,174	\$7,073,663	\$8,596,941	76.52
96	MICHIGAN MUTUAL INSURANCE COMPANY	0.19	\$10,241,805	\$10,959,992	\$6,739,985	\$5,285,978	48.23
97	NATIONAL INSURANCE ASSOCIATION	0.19	\$10,181,260	\$10,605,243	\$6,929,029	\$9,648,194	90.98
98	NATIONAL SURETY CORPORATION	0.19	\$10,115,155	\$9,935,734	\$6,078,773	\$7,417,052	74.65
99	MISSOURI HOSPITAL PLAN	0.19	\$10,096,551	\$10,218,066	\$1,991,843	\$8,121,195	79.48
100	ROYAL INSURANCE COMPANY OF AMERICA	0.19	\$10,087,192	\$11,462,702	\$8,037,464	\$3,532,346	30.82
101	SENTRY INSURANCE A MUTUAL COMPANY	0.19	\$10,084,464	\$12,883,334	\$4,669,742	\$4,567,094	35.45
102	TWIN CITY FIRE INS CO	0.19	\$10,016,605	\$10,665,013	\$7,037,555	\$5,347,700	50.14
103	AMERICAN INSURANCE COMPANY THE	0.19	\$10,002,339	\$12,014,933	\$8,935,424	\$7,538,851	62.75
104	ROYAL INDEMNITY COMPANY	0.19	\$9,933,878	\$9,058,068	\$1,250,824	\$1,392,122	15.37
105	SAFECO INSURANCE COMPANY OF ILLINOIS	0.19	\$9,884,682	\$9,277,530	\$5,462,203	\$6,442,865	69.45
106	HAWKEYE SECURITY INSURANCE COMPANY	0.19	\$9,850,012	\$10,215,522	\$5,684,515	\$4,762,431	46.62
107	UNITED SECURITY INSURANCE COMPANY	0.18	\$9,804,069	\$9,252,189	\$4,135,130	\$5,459,746	59.01
108	TRAVELERS CASUALTY AND SURETY CO	0.18	\$9,764,777	\$13,045,017	\$29,356,507	(\$32,337)	-0.25
109	DAIRYLAND INSURANCE COMPANY	0.18	\$9,739,748	\$9,831,214	\$5,150,884	\$6,174,050	62.80
110	AMERICAN EMPLOYERS INSURANCE CO	0.18	\$9,699,293	\$9,727,938	\$5,870,266	\$4,891,992	50.29
111	EMPLOYERS MUTUAL CASUALTY COMPANY	0.18	\$9,599,422	\$8,999,739	\$3,503,601	\$4,100,723	45.56
112	FIRST NATIONAL INS CO OF AMERICA	0.18	\$9,538,582	\$9,232,688	\$5,094,535	\$5,538,581	59.99
113	GEICO GENERAL INS CO	0.18	\$9,528,253	\$9,336,793	\$6,071,435	\$6,436,988	68.94
114	MEDICAL DEFENSE ASSOCIATES	0.18	\$9,429,734	\$10,919,616	\$12,004,519	\$8,927,843	81.76
115	CHURCH MUTUAL INSURANCE COMPANY	0.18	\$9,391,879	\$9,352,339	\$5,152,596	\$4,770,340	51.01
116	LIBERTY MUTUAL INSURANCE COMPANY	0.17	\$9,265,796	\$9,518,331	\$16,427,628	(\$851,399)	-8.94
117	FIREMANS FUND INS CO OF MISSOURI	0.17	\$9,117,996	\$9,103,872	\$4,966,187	\$2,790,261	30.65
118	BAR PLAN MUTUAL INSURANCE CO THE	0.17	\$9,096,206	\$9,754,456	\$3,743,791	\$5,453,659	55.91
119	TRAVELERS INDEMNITY CO OF AMERICA	0.17	\$9,057,510	\$7,972,233	\$3,692,811	\$7,994,737	100.28
120	TRUCK INSURANCE EXCHANGE	0.17	\$9,051,652	\$9,635,958	\$5,667,371	\$4,800,071	49.81
121	UNITED STATES FIRE INSURANCE CO	0.17	\$9,021,002	\$7,321,559	\$3,139,154	\$1,022,007	13.96
122	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.17	\$8,974,484	\$9,517,343	\$5,751,320	\$0,329,438	66.50
123	WINDSOR INSURANCE COMPANY	0.17	\$8,929,990	\$9,148,550	\$5,178,542	\$5,077,373	55.50
124	FIRST AMERICAN INSURANCE COMPANY	0.17	\$8,887,181	\$8,574,006	\$7,925,153	\$8,531,899	99.51
125	ECONOMY PREFERRED INSURANCE COMPANY	0.17	\$8,807,910	\$8,311,470	\$4,495,299	\$4,277,848	51.47
126	GREAT NORTHERN INSURANCE COMPANY	0.17	\$8,782,796	\$7,018,961	\$2,215,279	\$2,252,774	32.10
127	GENERAL CASUALTY CO OF WISCONSIN	0.16	\$8,672,821	\$8,213,378	\$3,465,076	\$4,577,445	55.73
128	ILLINOIS NATIONAL INSURANCE COMPANY	0.16	\$8,546,832	\$8,216,123	\$2,468,539	\$7,004,352	85.25
129	GATEWAY INSURANCE COMPANY	0.16	\$8,520,461	\$8,199,926	\$4,971,717	\$4,071,549	49.65
130	MEDICAL PROTECTIVE COMPANY	0.16	\$8,511,813	\$19,389,236	\$12,751,922	\$21,308,264	109.90

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
131	VIGILANT INSURANCE COMPANY	0.16	\$8,466,954	\$9,259,573	\$4,000,864	\$2,991,257	32.30
132	NORTHLAND INSURANCE COMPANY	0.16	\$8,454,635	\$8,748,593	\$5,579,630	\$6,724,917	76.87
133	CIGNA INSURANCE COMPANY	0.15	\$8,110,730	\$7,583,789	\$6,365,253	\$1,284,821	16.94
134	STATE FARM GENERAL INSURANCE CO	0.15	\$8,096,971	\$11,365,344	\$6,246,278	\$5,587,760	49.16
135	SAVERS PROPERTY & CASUALTY INS CO	0.15	\$7,955,659	\$8,280,201	\$2,946,965	\$3,045,309	36.78
136	GUARANTY NATIONAL INSURANCE COMPANY	0.15	\$7,833,164	\$6,633,471	\$2,140,298	\$4,386,819	66.13
137	AMERISURE INSURANCE COMPANY	0.15	\$7,712,679	\$8,710,954	\$6,655,578	\$7,556,581	86.75
138	CLARENDON NATIONAL INS CO	0.14	\$7,685,553	\$6,486,045	\$2,801,778	\$6,389,725	98.51
139	ASSURANCE COMPANY OF AMERICA	0.14	\$7,622,904	\$8,556,826	\$6,254,093	\$6,107,525	71.38
140	NATIONAL CASUALTY COMPANY	0.14	\$7,596,628	\$7,583,690	\$4,930,387	\$4,338,644	57.21
141	FIDELITY AND DEPOSIT CO MARYLAND	0.14	\$7,567,013	\$8,271,958	\$1,901,384	\$3,257,756	39.38
142	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14	\$7,551,267	\$7,841,360	\$5,411,350	\$3,878,765	49.47
143	AMERICAN FAMILY HOME INSURANCE CO	0.14	\$7,543,545	\$7,132,989	\$2,310,993	\$906,453	12.71
144	ARKWRIGHT MUTUAL INSURANCE CO	0.14	\$7,487,406	\$7,145,952	\$1,332,411	\$1,501,358	21.01
145	UNITED PACIFIC INSURANCE COMPANY	0.14	\$7,484,504	\$5,877,120	\$1,859,572	\$2,808,259	47.78
146	EMPLOYERS REINSURANCE CORPORATION	0.14	\$7,444,232	\$7,736,584	\$9,807,200	\$12,853,138	166.13
147	FIDELITY & GUARANTY INS UNDERWRITERS	0.14	\$7,392,763	\$7,451,771	\$4,695,417	\$2,734,948	36.70
148	FIRST AMERICAN TITLE INSURANCE CO	0.14	\$7,377,969	\$7,065,717	\$511,735	\$452,032	6.40
149	AMERICAN PREMIER INSURANCE COMPANY	0.14	\$7,351,680	\$7,776,827	\$5,129,806	\$5,387,413	69.28
150	AMERICAN PROTECTION INSURANCE CO	0.13	\$7,158,372	\$5,527,215	\$1,458,064	\$249,166	4.51
151	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.13	\$7,036,760	\$7,863,023	\$4,675,162	\$7,791,788	99.09
152	SAFECO NATIONAL INSURANCE COMPANY	0.13	\$7,020,346	\$7,185,183	\$4,259,429	\$3,290,392	45.79
153	COLUMBIA NATIONAL INSURANCE COMPANY	0.13	\$7,015,767	\$6,397,613	\$2,467,691	\$3,184,253	49.77
154	SECURITY INSURANCE CO OF HARTFORD	0.13	\$6,966,390	\$7,775,307	\$3,216,872	\$4,729,032	60.82
155	EXECUTIVE RISK INDEMNITY INC	0.13	\$6,911,276	\$5,037,247	\$89,034	\$3,182,462	63.18
156	JOHN DEERE INSURANCE COMPANY	0.13	\$6,799,193	\$6,816,440	\$5,687,220	\$4,185,679	61.41
157	INTERMED INSURANCE CO	0.13	\$6,707,359	\$7,200,184	\$6,744,341	\$4,406,566	61.20
158	LM INSURANCE CORPORATION	0.13	\$6,694,676	\$5,724,030	\$1,870,978	\$5,612,291	98.05
159	OLD REPUBLIC INSURANCE COMPANY	0.13	\$6,677,252	\$6,599,502	\$3,260,697	\$6,821,801	103.37
160	AMERICAN NATIONAL FIRE INSURANCE CO	0.12	\$6,583,406	\$6,537,174	\$1,947,259	\$3,287,421	50.29
161	PACIFIC INDEMNITY COMPANY	0.12	\$6,485,976	\$6,051,847	\$2,183,039	\$2,868,927	47.41
162	AMERICAN CASUALTY CO OF READING PA	0.12	\$6,403,352	\$6,969,145	\$4,170,537	\$83,280	1.19
163	AMERICAN GROWERS INSURANCE COMPANY	0.12	\$6,207,364	\$6,207,364	\$2,859,125	\$2,644,786	42.61
164	DEERBROOK INSURANCE COMPANY	0.12	\$6,171,468	\$4,255,671	\$1,412,926	\$2,696,395	63.36
165	REPUBLIC MORTGAGE INSURANCE COMPANY	0.11	\$6,035,210	\$6,529,235	\$572,089	\$1,087,035	16.65
166	FIDELITY AND CASUALTY CO OF NY	0.11	\$5,964,124	\$6,300,437	\$5,518,582	\$1,850,805	29.38
167	TRAVELERS PROPERTY CASUALTY INS CO	0.11	\$5,959,581	\$6,027,246	\$3,766,628	\$4,543,804	75.39
168	UNITED GUARANTY RESIDENTIAL INS CO	0.11	\$5,927,732	\$6,173,862	\$426,824	\$1,239,268	20.07
169	REDLAND INSURANCE COMPANY	0.11	\$5,828,034	\$6,226,162	\$4,545,618	\$3,764,788	60.47
170	ATLANTA SPECIALTY INSURANCE COMPANY	0.11	\$5,709,861	\$5,788,266	\$3,676,112	\$3,983,935	68.83
171	LINCOLN GENERAL INSURANCE CO	0.11	\$5,600,952	\$5,719,307	\$2,530,741	\$5,806,223	101.52
172	FARMERS ALLIANCE MUTUAL INS CO	0.10	\$5,567,751	\$5,447,344	\$2,311,520	\$2,167,205	39.78
173	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.10	\$5,529,991	\$903,010	\$284,532	\$558,627	61.86
174	TIG PREMIER INSURANCE COMPANY	0.10	\$5,492,222	\$4,960,931	\$2,825,447	\$3,807,389	76.75
175	LEGION INSURANCE COMPANY	0.10	\$5,487,267	\$5,160,185	\$2,746,701	\$15,395,873	298.36
176	NORTHERN ASSURANCE CO OF AMERICA	0.10	\$5,469,997	\$5,518,000	\$2,854,405	\$5,815,771	105.40
177	ARGONAUT GREAT CENTRAL INSURANCE CO	0.10	\$5,464,122	\$5,092,518	\$5,914,730	\$3,558,425	69.88
178	AMERICAN AND FOREIGN INSURANCE CO	0.10	\$5,449,246	\$5,052,585	\$2,538,438	\$3,271,098	64.74
179	BITUMINOUS CASUALTY CORPORATION	0.10	\$5,384,908	\$5,289,996	\$4,526,282	\$4,375,400	82.71
180	NEW HAMPSHIRE INSURANCE COMPANY	0.10	\$5,356,727	\$3,695,912	\$10,458,369	\$11,183,322	302.59
181	COUNTRY MUTUAL INSURANCE COMPANY	0.10	\$5,339,728	\$5,272,943	\$3,019,013	\$2,950,051	55.95
182	MILLERS CLASSIFIED INSURANCE COMPANY	0.10	\$5,324,989	\$6,018,045	\$3,500,413	\$3,970,981	65.98
183	FREMONT INDEMNITY COMPANY	0.10	\$5,192,599	\$3,745,248	\$1,344,786	\$3,593,751	95.95
184	CHARTER OAK FIRE INSURANCE CO THE	0.10	\$5,071,047	\$4,511,823	\$1,965,332	\$2,791,152	61.86
185	CENTRAL STATES INDEMNITY CO OF OMAHA	0.10	\$5,048,572	\$5,048,572	\$1,292,220	\$1,105,693	21.90
186	AMERICAN GUARANTEE & LIABILITY INS CO	0.09	\$5,007,972	\$4,838,368	\$1,379,434	\$1,676,445	34.65
187	REGENT INSURANCE COMPANY	0.09	\$4,966,297	\$5,051,713	\$3,994,334	\$4,462,134	88.33
188	NATIONWIDE AGRIBUSINESS INS CO	0.09	\$4,925,543	\$5,157,897	\$3,260,641	\$2,372,658	46.00
189	ASSOCIATES INSURANCE COMPANY	0.09	\$4,911,203	\$4,242,007	\$2,904,423	\$2,917,845	68.78
190	WAUSAU BUSINESS INSURANCE COMPANY	0.09	\$4,909,402	\$4,782,775	\$2,035,815	\$2,299,304	48.07
191	PHOENIX INSURANCE COMPANY THE	0.09	\$4,899,784	\$4,033,459	\$2,609,734	\$2,921,082	72.42
192	WAUSAU UNDERWRITERS INS CO	0.09	\$4,893,965	\$5,148,344	\$3,359,709	\$1,358,048	26.38
193	TRAVELERS CASUALTY & SUR CO OF AMERI	0.09	\$4,883,405	\$4,510,650	\$1,663,871	\$1,675,099	37.14
194	FAIRMONT INSURANCE COMPANY	0.09	\$4,856,595	\$4,572,192	\$1,518,283	\$3,033,119	66.34
195	AMERICAN MODERN HOME INSURANCE CO	0.09	\$4,823,868	\$4,649,391	\$1,772,279	\$1,948,393	41.91

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
196	VALIANT INS CO	0.09	\$4,795,094	\$5,791,010	\$4,880,648	\$3,335,798	57.60
197	CORNERSTONE NATIONAL INSURANCE COMPANY	0.09	\$4,769,386	\$3,038,900	\$1,376,678	\$2,756,587	90.71
198	TRAVELERS INSURANCE CO(ACC DEPT)	0.09	\$4,742,565	\$5,202,151	\$1,052,273	(\$6,605,941)	-126.98
199	TRADERS INSURANCE COMPANY	0.09	\$4,704,254	\$4,599,821	\$2,166,410	\$1,827,245	39.72
200	INDIANA LUMBERMENS MUTUAL INS CO	0.09	\$4,671,445	\$4,966,820	\$4,022,698	\$4,186,120	84.28
201	CUMIS INSURANCE SOCIETY INC	0.09	\$4,656,903	\$4,587,010	\$2,137,552	\$2,516,504	54.86
202	COMMONWEALTH LAND TITLE INS CO	0.09	\$4,654,817	\$4,592,641	\$527,480	\$484,732	10.55
203	RURAL COMMUNITY INSURANCE COMPANY	0.09	\$4,634,173	\$4,634,173	\$1,706,084	\$2,185,341	47.16
204	EMPIRE FIRE AND MARINE INSURANCE CO	0.09	\$4,620,206	\$4,665,936	\$2,655,886	\$3,003,234	64.37
205	PMI MORTGAGE INS CO	0.09	\$4,617,573	\$4,917,923	\$655,861	\$647,157	13.16
206	CITIZENS INSURANCE COMPANY OF AMERICA	0.09	\$4,603,914	\$5,365,981	\$2,563,754	\$2,770,072	51.62
207	GENERAL INSURANCE CO OF AMERICA	0.09	\$4,583,219	\$4,848,649	\$3,082,291	\$4,038,048	83.28
208	OMAHA PROPERTY AND CASUALTY INS CO	0.08	\$4,381,411	\$4,058,399	\$2,251,914	\$2,518,200	62.05
209	CAPITOL INDEMNITY CORPORATION	0.08	\$4,356,360	\$3,962,385	\$1,355,732	\$2,219,566	56.02
210	CHICAGO TITLE INSURANCE CO	0.08	\$4,349,125	\$4,128,816	\$821,454	\$3,359,161	81.36
211	NORTHERN INSURANCE CO OF NEW YORK	0.08	\$4,326,881	\$5,340,323	\$4,607,245	\$4,598,202	86.10
212	OLD RELIABLE CASUALTY COMPANY	0.08	\$4,292,088	\$4,279,881	\$1,939,061	\$1,928,660	45.06
213	ATLANTA CASUALTY COMPANY	0.08	\$4,257,370	\$4,764,215	\$3,827,946	\$3,284,193	68.93
214	CALIFORNIA COMPENSATION INS CO	0.08	\$4,215,638	\$4,332,603	\$1,807,613	\$2,718,178	62.74
215	CINCINNATI CASUALTY COMPANY THE	0.08	\$4,140,875	\$4,235,407	\$2,171,117	\$3,136,496	74.05
216	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.08	\$4,130,724	\$4,335,955	\$3,067,599	\$2,798,027	64.53
217	VALLEY FORGE INSURANCE COMPANY	0.08	\$4,116,957	\$4,185,849	\$1,990,652	\$2,278,250	54.43
218	PREFERRED ABSTAINERS INS CO	0.08	\$4,111,061	\$3,872,964	\$2,616,917	\$2,115,667	54.63
219	MASSACHUSETTS BAY INS CO	0.08	\$4,010,844	\$4,960,440	\$6,042,874	\$2,890,527	58.27
220	HARTFORD STEAM BOILER INSPECTION & INS	0.08	\$3,987,985	\$4,095,010	\$1,176,101	\$1,466,438	35.81
221	LEADER NATIONAL INSURANCE CO	0.07	\$3,938,796	\$3,495,855	\$1,756,184	\$1,645,752	47.08
222	NATIONAL GENERAL INS CO	0.07	\$3,932,981	\$3,892,136	\$2,442,734	\$2,765,349	71.05
223	INSURANCE COMPANY OF NORTH AMERICA	0.07	\$3,854,205	\$4,368,084	\$2,443,062	\$3,411,384	78.10
224	INSURANCE CO OF THE STATE OF PA	0.07	\$3,826,247	\$4,896,861	\$2,382,095	\$2,281,551	46.59
225	OWNERS INSURANCE COMPANY	0.07	\$3,812,453	\$3,952,688	\$1,676,961	\$2,474,101	62.59
226	ST PAUL PROPERTY & CASUALTY INS CO	0.07	\$3,798,016	\$3,395,209	\$1,142,687	\$2,637,835	77.69
227	PROGRESSIVE CASUALTY INSURANCE CO	0.07	\$3,733,325	\$2,412,595	\$1,410,342	\$2,737,089	113.45
228	SAGAMORE INSURANCE COMPANY	0.07	\$3,723,504	\$1,087,929	\$176,468	\$427,302	39.28
229	AMERICAN ALTERNATIVE INS CORP	0.07	\$3,664,714	\$3,147,843	\$646,498	\$1,309,609	41.60
230	CHRYSLER INSURANCE COMPANY	0.07	\$3,630,505	\$4,389,041	\$2,309,850	\$2,208,639	50.32
231	GULF INSURANCE COMPANY	0.07	\$3,594,361	\$4,176,544	\$2,220,699	\$2,666,766	63.85
232	NATIONWIDE MUTUAL INSURANCE COMPANY	0.07	\$3,579,249	\$3,561,596	\$2,696,241	\$1,624,168	45.60
233	SAFETY NATIONAL CASUALTY CORPORATION	0.07	\$3,575,765	\$4,096,991	\$382,536	\$4,166,843	101.70
234	FARMERS MUTUAL HAIL INS CO OF IOWA	0.07	\$3,560,525	\$3,568,887	\$635,151	\$632,162	17.71
235	ILLINOIS FOUNDERS INSURANCE COMPANY	0.07	\$3,549,480	\$3,454,230	\$1,302,533	\$2,105,149	60.94
236	INTEGON NATIONAL INSURANCE COMPANY	0.07	\$3,529,474	\$4,382,677	\$3,250,121	\$2,953,293	67.38
237	TRI STATE INSURANCE CO OF MINNESOTA	0.07	\$3,516,604	\$3,068,628	\$835,023	\$1,970,486	64.21
238	BROTHERHOOD MUTUAL INSURANCE CO	0.07	\$3,512,381	\$3,361,381	\$951,023	\$1,325,148	39.42
239	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07	\$3,510,245	\$3,538,762	\$1,100,495	\$1,801,285	50.90
240	ECONOMY FIRE & CASUALTY COMPANY	0.07	\$3,487,107	\$3,517,277	\$2,158,456	\$2,275,499	64.69
241	MIC PROPERTY AND CASUALTY INS CORP	0.07	\$3,462,493	\$3,885,494	\$2,078,343	\$6,197,320	159.50
242	NORTH RIVER INSURANCE COMPANY THE	0.07	\$3,458,742	\$2,618,819	\$998,846	\$2,390,140	91.27
243	RANGER INSURANCE COMPANY	0.06	\$3,440,378	\$3,427,057	\$1,950,631	\$1,225,336	35.75
244	AMERICAN ROAD INSURANCE COMPANY	0.06	\$3,433,797	\$3,781,842	\$2,204,871	\$2,238,608	59.19
245	METROPOLITAN GROUP PROP & CAS INS CO	0.06	\$3,418,354	\$3,177,075	\$2,125,540	\$2,372,441	74.67
246	AMERICAN SECURITY INSURANCE COMPANY	0.06	\$3,409,625	\$2,979,296	\$466,054	\$366,260	12.29
247	GREAT AMERICAN INSURANCE COMPANY	0.06	\$3,346,176	\$2,949,678	\$943,488	(\$220,131)	-7.46
248	BALBOA INSURANCE COMPANY	0.06	\$3,295,568	\$3,194,432	\$1,589,635	\$1,609,192	50.37
249	HANOVER INSURANCE COMPANY THE	0.06	\$3,278,879	\$4,235,789	\$1,996,683	\$2,376,450	56.10
250	FRONTIER INSURANCE COMPANY	0.06	\$3,222,884	\$3,083,083	\$187,889	\$812,766	26.36
251	FOREMOST SIGNATURE INSURANCE COMPANY	0.06	\$3,111,883	\$3,126,381	\$1,202,014	\$1,364,985	43.66
252	STANDARD FIRE INSURANCE COMPANY	0.06	\$3,081,801	\$1,495,721	\$1,976,367	\$1,379,180	92.21
253	PROTECTION MUTUAL INSURANCE COMPANY	0.06	\$3,069,834	\$3,575,951	\$4,756,248	\$2,468,068	69.02
254	AMERICAN ZURICH INSURANCE COMPANY	0.06	\$3,041,783	\$3,061,696	\$1,237,833	\$1,889,702	61.72
255	BUSINESS INSURANCE COMPANY	0.06	\$3,008,924	\$2,826,503	\$808,212	\$2,091,667	74.00
256	LITITZ MUTUAL INSURANCE COMPANY	0.06	\$2,955,972	\$3,054,736	\$1,695,964	\$1,435,102	46.98
257	ALLIANZ INSURANCE COMPANY	0.06	\$2,952,222	\$1,630,933	\$347,290	\$309,510	18.98
258	MOTORS INSURANCE CORPORATION	0.05	\$2,910,991	\$2,912,443	\$2,607,350	\$2,447,499	84.04
259	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.05	\$2,780,647	\$2,811,462	\$1,677,582	\$858,192	30.52
260	MBIA INSURANCE CORPORATION	0.05	\$2,740,877	\$2,556,724	\$0	\$0	0.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
261	KANSAS BANKERS SURETY COMPANY THE	0.05	\$2,724,455	\$2,866,426	\$299,636	\$57,755	2.01
262	ST PAUL INSURANCE CO OF ILLINOIS THE	0.05	\$2,692,116	\$3,228,183	\$6,029,813	\$6,059,543	187.71
263	ANTHEM CASUALTY INSURANCE COMPANY	0.05	\$2,667,392	\$2,581,504	\$1,032,488	\$2,822,930	109.35
264	MILLERS MUTUAL FIRE INSURANCE CO THE	0.05	\$2,637,788	\$2,599,733	\$1,186,549	\$405,151	15.58
265	CENTENNIAL INSURANCE COMPANY	0.05	\$2,635,077	\$2,144,949	\$1,450,203	\$1,753,053	81.73
266	WESTCHESTER FIRE INSURANCE COMPANY	0.05	\$2,631,119	\$3,302,973	\$2,903,528	(\$36,897)	-1.12
267	FOREMOST INSURANCE CO	0.05	\$2,614,757	\$2,808,288	\$870,269	\$1,062,388	37.83
268	WESTERN SURETY COMPANY	0.05	\$2,607,587	\$2,488,479	\$281,329	\$284,118	11.42
269	GEICO INDEMNITY COMPANY	0.05	\$2,575,094	\$2,506,802	\$1,270,218	\$1,327,683	52.96
270	MIDWEST EMPLOYERS CASUALTY COMPANY	0.05	\$2,566,468	\$2,738,805	\$14,807	\$685,243	25.02
271	AMBAC INDEMNITY CORPORATION	0.05	\$2,551,387	\$1,425,621	\$55,676	\$48,273	3.39
272	CONNECTICUT INDEMNITY COMPANY THE	0.05	\$2,540,752	\$2,550,878	\$1,234,886	\$1,497,728	58.71
273	TRI STATE INSURANCE COMPANY	0.05	\$2,516,853	\$2,682,211	\$2,532,733	\$1,618,138	60.33
274	UNITED FINANCIAL CASUALTY COMPANY	0.05	\$2,488,807	\$2,553,527	\$1,322,177	\$1,365,560	53.48
275	RELIANCE NATIONAL INSURANCE COMPANY	0.05	\$2,472,788	\$1,659,870	\$121,929	\$840,675	50.65
276	GEICO CASUALTY COMPANY	0.05	\$2,446,279	\$2,142,861	\$833,963	\$1,004,357	46.87
277	METROPOLITAN GENERAL INS CO	0.05	\$2,440,588	\$2,278,415	\$1,255,274	\$1,356,952	59.66
278	OLD UNITED CASUALTY COMPANY	0.05	\$2,440,183	\$1,893,174	\$898,907	\$923,662	48.79
279	DEPOSITORS INSURANCE COMPANY	0.05	\$2,393,335	\$1,940,989	\$1,125,708	\$1,082,555	55.78
280	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.05	\$2,393,101	\$2,175,055	\$227,946	\$828,676	38.10
281	AMEX ASSURANCE COMPANY	0.04	\$2,314,967	\$2,285,437	\$801,827	\$566,452	24.79
282	SECURITY NATIONAL INSURANCE COMPANY	0.04	\$2,289,038	\$2,117,286	\$1,126,688	\$1,259,843	59.50
283	TRAVELERS CASUALTY AND SURETY CO OF IL	0.04	\$2,260,467	\$2,157,351	\$1,844,931	\$1,289,442	59.77
284	ULICO CASUALTY COMPANY	0.04	\$2,191,715	\$2,228,898	\$533,171	\$1,858,508	83.36
285	FIDELITY NATIONAL TITLE INSURANCE CO	0.04	\$2,183,287	\$2,109,059	\$743,764	\$867,351	41.13
286	FEDERATED RURAL ELECTRIC INS CORP	0.04	\$2,172,391	\$2,265,031	\$1,705,529	\$331,203	14.62
287	TRUSTGARD INSURANCE COMPANY	0.04	\$2,163,014	\$3,009,945	\$2,461,912	\$2,530,801	84.08
288	ASSOCIATED INDEMNITY CORPORATION	0.04	\$2,141,375	\$2,207,685	\$1,130,704	(\$672,672)	-30.47
289	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	0.04	\$2,113,830	\$2,082,583	\$124,956	\$513,832	24.67
290	MUTUAL PROTECTIVE INS CO	0.04	\$2,104,469	\$2,187,242	\$1,847,357	\$1,787,153	81.71
291	NATIONAL FIRE INS CO OF HARTFORD	0.04	\$2,092,600	\$2,411,729	\$257,203	\$169,398	7.02
292	NEW YORK MARINE & GENERAL INS CO	0.04	\$2,066,171	\$2,884,313	\$847,548	(\$62,716)	-2.17
293	CHICAGO INSURANCE COMPANY	0.04	\$2,062,733	\$2,089,990	\$1,649,402	(\$2,862,109)	-136.94
294	PHILADELPHIA INDEMNITY INSURANCE CO	0.04	\$2,044,624	\$1,840,819	\$424,723	\$178,303	9.69
295	UNDERWRITERS INSURANCE COMPANY	0.04	\$2,042,404	\$1,172,835	\$0	\$733,929	62.58
296	MENDOTA INSURANCE COMPANY	0.04	\$2,022,595	\$2,109,102	\$1,260,202	\$971,976	46.08
297	OLD REPUBLIC NATIONAL TITLE INS CO	0.04	\$2,016,943	\$2,009,570	\$847,461	\$916,827	45.62
298	LYNDON PROPERTY INSURANCE COMPANY	0.04	\$1,997,983	\$1,761,849	\$1,014,118	\$1,043,708	59.24
299	BANKERS STANDARD INSURANCE COMPANY	0.04	\$1,994,795	\$2,045,807	\$529,408	\$2,061,067	100.75
300	FARMLAND MUTUAL INSURANCE COMPANY	0.04	\$1,988,610	\$1,642,464	\$16,121,323	\$16,399,470	998.47
301	STANDARD GUARANTY INSURANCE COMPANY	0.04	\$1,974,702	\$2,449,830	\$613,035	\$281,067	11.47
302	FIREMANS FUND INS CO OF WISCONSIN	0.04	\$1,943,181	\$4,472,994	\$881,920	\$4,251,067	95.04
303	AMERICAN FIRE & CASUALTY COMPANY	0.04	\$1,941,673	\$1,794,263	\$549,293	\$918,905	51.21
304	CALVERT INSURANCE COMPANY	0.04	\$1,939,164	\$1,611,810	\$511,071	\$603,839	37.46
305	STAR INSURANCE COMPANY	0.04	\$1,937,836	\$1,795,108	\$617,985	\$485,557	27.05
306	RLI INSURANCE COMPANY	0.04	\$1,926,187	\$1,692,578	\$243,819	\$934,484	55.21
307	OAK RIVER INSURANCE COMPANY	0.04	\$1,922,414	\$1,634,100	\$548,894	\$1,240,720	75.93
308	MARYLAND CASUALTY COMPANY	0.04	\$1,912,980	\$2,411,839	\$2,279,675	\$257,160	10.66
309	POTOMAC INSURANCE CO OF ILLINOIS	0.04	\$1,901,916	\$1,772,881	\$606,648	\$1,109,897	62.60
310	AMERICAN NATIONAL GENERAL INS CO	0.04	\$1,896,099	\$1,838,314	\$1,294,947	\$935,392	50.88
311	FARMINGTON CASUALTY COMPANY	0.04	\$1,874,024	\$2,968,654	\$3,399,405	\$3,188,171	107.39
312	STEWART TITLE GUARANTY COMPANY	0.04	\$1,870,841	\$2,069,630	\$387,821	\$376,204	18.18
313	AGRICULTURAL INSURANCE COMPANY	0.03	\$1,848,127	\$2,417,426	\$714,059	\$1,967,047	81.37
314	AFFILIATED FM INSURANCE COMPANY	0.03	\$1,845,893	\$1,738,427	(\$2,686,861)	(\$2,638,511)	-151.78
315	BITUMINOUS FIRE AND MARINE INS CO	0.03	\$1,830,205	\$1,563,373	\$343,172	\$825,987	52.83
316	AGRI GENERAL INSURANCE COMPANY	0.03	\$1,826,301	\$1,826,301	\$485,585	\$374,585	20.51
317	LUMBER MUTUAL INSURANCE COMPANY	0.03	\$1,821,747	\$1,886,581	\$1,508,851	\$1,835,546	97.29
318	GENESIS INSURANCE COMPANY	0.03	\$1,767,822	\$1,661,336	\$1,263,685	\$846,685	50.96
319	NORTHWESTERN NATIONAL CASUALTY CO	0.03	\$1,746,127	\$1,894,336	\$1,035,478	\$1,116,008	58.91
320	HARCO NATIONAL INSURANCE COMPANY	0.03	\$1,735,906	\$1,693,287	\$1,998,479	\$2,064,092	121.90
321	STATE AUTOMOBILE MUTUAL INS CO	0.03	\$1,690,067	\$1,615,588	\$1,102,593	\$616,691	38.17
322	TRANSNATION TITLE INSURANCE COMPANY	0.03	\$1,688,027	\$1,669,943	\$191,900	\$150,693	9.02
323	VESTA FIRE INSURANCE CORP	0.03	\$1,677,976	\$1,341,791	\$688,166	\$1,085,424	80.89
324	CANAL INSURANCE COMPANY	0.03	\$1,663,762	\$1,924,275	\$1,142,133	\$1,846,677	95.97
325	AMICA MUTUAL INSURANCE COMPANY	0.03	\$1,659,669	\$1,606,547	\$606,502	\$1,089,977	67.85

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03	\$1,655,293	\$1,636,574	\$1,162,613	\$535,657	32.73
327	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03	\$1,647,214	\$1,503,304	\$246,169	\$261,960	17.43
328	CAMDEN FIRE INSURANCE ASSOCIATION	0.03	\$1,642,191	\$1,111,071	\$291,754	\$631,768	56.86
329	COLONIAL INSURANCE CO OF CALIFORNIA	0.03	\$1,632,928	\$1,680,953	\$1,153,981	\$60,788	3.62
330	COMMERCE AND INDUSTRY INSURANCE CO	0.03	\$1,616,246	\$1,874,386	\$884,204	\$156,859	8.37
331	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03	\$1,610,606	\$1,585,457	\$953,625	\$4,452,411	280.83
332	GENERAL CASUALTY CO OF ILLINOIS	0.03	\$1,609,372	\$844,316	\$214,862	\$338,503	40.09
333	CITIZENS SECURITY MUTUAL INS CO	0.03	\$1,602,555	\$1,396,913	\$322,988	\$810,425	58.02
334	NATIONAL INDEMNITY COMPANY	0.03	\$1,596,099	\$5,459,778	\$4,756,694	(\$1,487,739)	-27.25
335	COREGIS INSURANCE COMPANY	0.03	\$1,582,059	\$1,588,636	\$889,028	\$101,967	6.42
336	AMERICAN ALLIANCE INSURANCE COMPANY	0.03	\$1,572,316	\$1,782,094	\$178,316	(\$103,343)	-5.80
337	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03	\$1,521,529	\$1,507,364	\$819,534	\$812,081	53.87
338	RISORP NATIONAL INSURANCE COMPANY	0.03	\$1,520,725	\$2,476,172	\$904,274	\$1,659,981	67.04
339	LAWRENCEVILLE PROPERTY AND CASUALTY	0.03	\$1,500,525	\$120,480	\$0	\$73,266	60.81
340	INTERSTATE INDEMNITY COMPANY	0.03	\$1,475,300	\$1,319,072	\$398,128	\$903,279	68.48
341	CALIFORNIA CASUALTY INSURANCE CO	0.03	\$1,447,482	\$956,404	\$642,934	\$908,572	95.00
342	EMCASCO INSURANCE COMPANY	0.03	\$1,444,705	\$1,388,413	\$898,972	\$1,950,562	140.49
343	AMERICAN CONTINENTAL INSURANCE CO	0.03	\$1,443,293	\$1,644,496	\$2,547,976	\$4,136,689	251.55
344	WESCO INSURANCE COMPANY	0.03	\$1,414,418	\$963,424	\$151,327	\$141,589	14.70
345	CASUALTY RECIPROCAL EXCHANGE	0.03	\$1,397,040	\$1,412,176	\$370,330	\$1,004,633	71.14
346	MIDWEST MUTUAL INSURANCE CO	0.03	\$1,378,111	\$1,419,012	\$919,175	\$715,679	50.44
347	ELECTRIC INSURANCE COMPANY	0.03	\$1,370,615	\$1,325,582	\$925,772	\$1,067,709	80.55
348	ARGONAUT MIDWEST INSURANCE COMPANY	0.03	\$1,364,584	\$505,104	\$1,325,198	(\$779,679)	-154.36
349	INFINITY INSURANCE COMPANY	0.03	\$1,341,408	\$1,468,933	\$1,294,738	\$790,946	53.84
350	LAWYERS TITLE INSURANCE CORPORATION	0.03	\$1,327,236	\$1,466,235	\$49,775	\$7,070	0.48
351	TIG INDEMNITY COMPANY	0.02	\$1,320,453	\$1,322,005	\$431,841	\$1,084,293	82.02
352	STATEWIDE INSURANCE COMPANY	0.02	\$1,313,367	\$1,368,956	\$395,988	\$682,349	49.84
353	MIDLAND RISK INSURANCE COMPANY	0.02	\$1,276,481	\$1,294,009	\$698,326	\$946,665	73.31
354	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02	\$1,274,022	\$1,198,838	\$832,355	\$1,898,029	158.32
355	FIRST FINANCIAL INSURANCE COMPANY	0.02	\$1,268,588	\$1,232,602	\$211,023	\$311,818	25.30
356	MIC GENERAL INSURANCE CORPORATION	0.02	\$1,250,704	\$1,066,614	\$682,200	\$674,539	63.24
357	FINANCIAL GUARANTY INSURANCE COMPANY	0.02	\$1,250,091	\$1,969,789	\$0	\$0	0.00
358	COLONIAL PENN FRANKLIN INSURANCE CO	0.02	\$1,236,941	\$1,190,064	\$1,106,250	\$1,170,354	98.34
359	SUN INSURANCE OFFICE OF AMERICA INC	0.02	\$1,222,398	\$1,282,900	\$35,299	\$102,892	8.02
360	TEACHERS INSURANCE COMPANY	0.02	\$1,221,157	\$1,188,394	\$846,343	\$860,091	72.37
361	PAFCO GENERAL INSURANCE COMPANY	0.02	\$1,220,009	\$783,658	\$346,075	\$602,766	76.92
362	UNIVERSAL FIRE & CASUALTY INS CO	0.02	\$1,210,380	\$1,172,424	\$625,887	\$541,217	46.16
363	J C PENNEY CASUALTY INSURANCE CO	0.02	\$1,166,158	\$1,166,158	\$318,431	\$339,188	29.09
364	FINANCIAL SECURITY ASSUR INC	0.02	\$1,163,834	\$696,532	\$0	\$0	0.00
365	NAVIGATORS INSURANCE COMPANY	0.02	\$1,154,001	\$1,237,885	\$1,131,004	\$1,944,234	157.06
366	MARKEL INSURANCE COMPANY	0.02	\$1,150,016	\$1,209,405	\$385,612	\$434,681	35.94
367	VIKING INSURANCE COMPANY OF WI	0.02	\$1,143,000	\$1,146,194	\$793,965	\$43,881	3.83
368	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.02	\$1,134,599	\$1,108,194	\$227,093	\$473,344	42.71
369	NATIONAL GENERAL ASSURANCE COMPANY	0.02	\$1,129,846	\$807,559	\$324,990	\$740,448	91.69
370	SEABOARD SURETY COMPANY	0.02	\$1,116,750	\$1,278,574	\$39,719	(\$84,748)	-6.63
371	TRITON INSURANCE COMPANY	0.02	\$1,110,648	\$853,086	\$328,478	\$336,502	39.45
372	LUMBERMENS UNDERWRITING ALLIANCE	0.02	\$1,106,286	\$819,216	\$117,608	\$989,773	120.82
373	HORACE MANN INSURANCE COMPANY	0.02	\$1,102,072	\$1,123,654	\$442,424	\$551,312	49.06
374	PENN AMERICA INS CO	0.02	\$1,089,829	\$996,891	\$254,228	\$366,339	36.75
375	INTERLEX INSURANCE CO	0.02	\$1,081,582	\$834,268	\$26,700	\$145,436	17.43
376	MARKEL AMERICAN INSURANCE COMPANY	0.02	\$1,071,322	\$869,394	\$135,268	\$436,265	50.18
377	ALLIANCE INSURANCE COMPANY INC	0.02	\$1,070,850	\$1,060,114	\$450,248	\$511,452	48.25
378	ATHENA ASSURANCE COMPANY	0.02	\$1,062,292	\$785,532	\$102,467	\$274,438	34.94
379	AVEMCO INSURANCE COMPANY	0.02	\$1,059,782	\$1,049,620	\$267,500	\$1,172,900	111.75
380	NOBEL INSURANCE COMPANY	0.02	\$1,058,998	\$1,005,781	\$184,729	\$108,694	10.81
381	AMERICAN RELIABLE INSURANCE COMPANY	0.02	\$1,056,106	\$1,042,417	\$198,811	\$221,398	21.24
382	GRAIN DEALERS MUTUAL INSURANCE CO	0.02	\$1,028,649	\$1,160,909	\$2,602,772	\$2,511,995	216.38
383	CREDIT GENERAL INS CO	0.02	\$1,016,005	\$988,975	\$330,659	\$403,815	40.83
384	MUTUAL ASSURANCE INC	0.02	\$1,000,000	\$56,459	\$0	\$31,700	56.15
385	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02	\$994,773	\$908,921	\$593,259	\$806,444	88.73
386	COLONIAL PENN INSURANCE COMPANY	0.02	\$994,518	\$1,004,225	\$806,342	\$558,147	55.58
387	HOUSTON GENERAL INS CO	0.02	\$982,465	\$1,112,401	\$464,457	\$2,057,661	184.97
388	TRAVELERS CASUALTY CO OF CT	0.02	\$974,617	\$1,307,103	\$2,654,915	\$819,127	62.67
389	METROPOLITAN CASUALTY INS CO	0.02	\$974,329	\$997,355	\$560,317	\$594,913	59.65
390	UTICA MUTUAL INSURANCE COMPANY	0.02	\$973,990	\$915,588	\$203,026	\$219,935	24.02

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
391	TITAN INDEMNITY COMPANY	0.02	\$967,886	\$925,504	\$233,319	\$495,115	53.50
392	LAND TITLE INS CO OF ST LOUIS	0.02	\$965,426	\$1,015,669	\$0	\$0	0.00
393	AMERIN GUARANTY CORPORATION	0.02	\$949,456	\$926,337	\$64,430	\$84,635	10.22
394	CONTINENTAL WESTERN CASUALTY COMPANY	0.02	\$946,693	\$918,546	(\$17,990)	(\$121,383)	-13.21
395	VOYAGER PROPERTY & CASUALTY INS CO	0.02	\$931,839	\$846,389	\$518,324	\$554,852	65.56
396	COLONIA INSURANCE COMPANY	0.02	\$926,011	\$1,589,990	\$1,816,609	\$1,749,828	110.05
397	ARMED FORCES INSURANCE EXCHANGE	0.02	\$920,922	\$930,356	\$648,474	\$376,715	40.49
398	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.02	\$919,340	\$806,307	(\$2,731)	\$12,665	1.57
399	NCMIC INSURANCE COMPANY	0.02	\$907,879	\$922,647	\$52,500	(\$216,223)	-23.44
400	AMWEST SURETY INSURANCE COMPANY	0.02	\$895,225	\$951,701	\$70,004	(\$70,403)	-7.40
401	TRUMBULL INSURANCE COMPANY	0.02	\$888,222	\$800,486	\$462,119	\$536,436	67.01
402	TICOR TITLE INSURANCE COMPANY	0.02	\$884,848	\$1,070,685	\$534,273	\$406,635	37.98
403	BCS INSURANCE COMPANY	0.02	\$878,862	\$1,191,989	\$818,869	\$1,688,672	142.51
404	FIRST MARINE INS CO	0.02	\$866,721	\$889,457	\$170,323	\$117,245	13.18
405	NORTHFIELD INSURANCE COMPANY	0.02	\$863,960	\$803,852	\$1,051,886	\$1,557,914	193.81
406	AIU INSURANCE COMPANY	0.02	\$863,604	\$1,199,014	\$591,720	\$1,558,328	129.97
407	AUTOMOBILE INS CO OF HARTFORD CT	0.02	\$862,726	\$975,188	\$1,981,392	(\$77,067)	-7.90
408	CASUALTY INSURANCE CO	0.02	\$862,703	\$464,966	\$183,880	\$687,945	147.96
409	FLORISTS MUTUAL INSURANCE COMPANY	0.02	\$860,933	\$911,006	\$531,193	\$663,674	72.85
410	FOREMOST PROPERTY AND CASUALTY INS CO	0.02	\$857,567	\$816,617	\$163,662	\$258,644	31.67
411	JEWELERS MUTUAL INSURANCE COMPANY	0.02	\$857,277	\$843,592	\$338,762	\$319,973	37.93
412	CAROLINA CASUALTY INSURANCE COMPANY	0.02	\$846,497	\$869,507	\$547,183	\$290,748	33.44
413	HERITAGE INDEMNITY COMPANY	0.01	\$794,682	\$2,388,458	\$2,942,448	\$2,636,709	110.39
414	UNION INSURANCE CO OF PROVIDENCE	0.01	\$787,856	\$682,868	\$228,696	\$289,480	42.39
415	REPUBLIC WESTERN INS CO	0.01	\$763,064	\$837,596	\$359,608	\$1,238,410	147.85
416	PROVIDIAN AUTO AND HOME INSURANCE CO	0.01	\$753,285	\$843,245	\$846,852	\$896,155	106.27
417	PREFERRED PHYSICIANS MEDICAL RRG INC	0.01	\$735,699	\$737,755	\$75,000	\$354,569	48.06
418	STRATFORD INSURANCE COMPANY	0.01	\$732,171	\$666,181	\$256,737	\$622,152	93.39
419	CIGNA FIRE UNDERWRITERS INS CO	0.01	\$724,005	\$766,997	\$425,876	\$467,918	61.01
420	MINNESOTA FIRE AND CASUALTY COMPANY	0.01	\$721,620	\$665,759	\$169,887	\$299,359	44.97
421	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01	\$720,387	\$809,714	\$199,847	\$194,591	24.03
422	PREFERRED AMERICA INSURANCE COMPANY	0.01	\$720,040	\$1,178,844	\$836,812	\$868,163	73.65
423	NATIONAL AMERICAN INSURANCE COMPANY	0.01	\$718,126	\$643,543	\$1,232,269	\$551,794	85.74
424	COLORADO CASUALTY INSURANCE COMPANY	0.01	\$713,563	\$658,357	\$146,861	\$217,410	33.02
425	NN INSURANCE COMPANY	0.01	\$712,338	\$667,447	\$448,254	\$711,764	106.64
426	MERCHANTS BONDING CO (MUTUAL)	0.01	\$692,536	\$634,391	\$5,361	\$25,692	4.05
427	DOCTORS COMPANY AN INTERINS EXCHANGE	0.01	\$692,109	\$698,106	\$1,737,500	\$1,024,132	146.70
428	GREENWICH INSURANCE COMPANY	0.01	\$674,893	\$711,406	\$262,135	\$243,195	34.19
429	CENTURION CASUALTY COMPANY	0.01	\$673,659	\$806,659	\$124,283	\$102,283	12.68
430	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01	\$663,577	\$709,098	\$451,139	\$679,652	95.85
431	GLOBE INDEMNITY COMPANY	0.01	\$654,581	\$840,638	\$652,825	\$448,833	53.39
432	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.01	\$643,299	\$508,807	\$279,263	\$283,803	55.78
433	AMERICAN STATES INSURANCE CO TX	0.01	\$634,826	\$791,061	\$429,043	\$393,745	49.77
434	EVEREST NATIONAL INSURANCE COMPANY	0.01	\$624,486	\$685,338	\$98,704	\$913,634	133.31
435	AMERICAN FIDELITY & LIBERTY INS CO	0.01	\$624,466	\$340,126	\$25,900	\$75,900	22.32
436	FIRST LIBERTY INSURANCE CORP THE	0.01	\$609,521	\$1,018,717	\$906,793	\$479,845	47.10
437	GREAT DIVIDE INSURANCE COMPANY	0.01	\$588,179	\$563,811	\$390,548	\$660,026	117.07
438	TOYOTA MOTOR INSURANCE COMPANY	0.01	\$587,441	\$208,085	\$130,620	\$153,606	73.91
439	NATIONAL ALLIANCE INSURANCE CO	0.01	\$574,318	\$528,918	\$296,191	\$464,576	87.84
440	JEFFERSON INSURANCE CO OF NEW YORK	0.01	\$572,324	\$690,832	\$430,356	\$398,186	57.64
441	WESTPORT INSURANCE CORPORATION	0.01	\$566,382	\$429,131	\$36,852	(\$83,141)	-19.37
442	GLENS FALLS INSURANCE COMPANY THE	0.01	\$559,499	\$596,466	\$1,079,677	\$95,174	15.96
443	AMERICAN CREDIT INDEMNITY CO	0.01	\$548,898	\$501,362	\$50,785	\$115,610	23.06
444	AMERICAN AGRI-BUSINESS INSURANCE CO	0.01	\$543,608	\$459,638	\$525,576	\$560,492	121.94
445	OLD REPUBLIC SURETY COMPANY	0.01	\$539,245	\$576,022	\$38,141	(\$18,853)	-3.27
446	KANSAS CITY FIRE & MARINE INS CO	0.01	\$535,271	\$586,968	\$239,343	(\$196,055)	-33.40
447	NATIONAL FARMERS UNION STANDARD INS CO	0.01	\$528,396	\$636,617	\$212,554	\$124,989	19.63
448	UNITED WISCONSIN INSURANCE COMPANY	0.01	\$524,685	\$531,026	\$169,718	\$294,600	55.48
449	DIRECT AUTO INDEMNITY CO	0.01	\$524,016	\$525,797	\$414,412	\$228,798	43.51
450	NORTH AMERICAN SPECIALTY INS CO	0.01	\$491,929	\$696,088	\$341,960	\$207,080	29.75
451	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01	\$491,365	\$348,067	\$213,015	\$301,243	86.55
452	LANCER INSURANCE COMPANY	0.01	\$490,614	\$434,237	\$151,723	\$474,063	109.17
453	GERLING AMERICA INSURANCE COMPANY	0.01	\$489,029	\$527,509	\$17,500	(\$152,143)	-28.84
454	SUMITOMO MARINE & FIRE INS CO LTD	0.01	\$482,942	\$490,871	\$106,433	\$395,975	80.67
455	WASHINGTON INTERNATIONAL INSURANCE CO	0.01	\$478,434	\$466,797	\$10,000	\$44,009	9.43

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
456	CHURCH INSURANCE CO THE	0.01	\$456,929	\$450,948	\$81,392	\$84,647	18.77
457	TRINITY UNIVERSAL INSURANCE COMPANY	0.01	\$456,402	\$462,860	\$280,774	\$320,418	69.23
458	PLAINS INSURANCE COMPANY	0.01	\$448,564	\$460,159	\$91,221	(\$117,393)	-25.51
459	FARM BUREAU MUTUAL INSURANCE COMPANY	0.01	\$446,674	\$446,674	\$86,442	\$86,442	19.35
460	T H E INSURANCE COMPANY	0.01	\$440,689	\$482,905	\$1,180,731	\$1,155,597	239.30
461	INTERCARGO INSURANCE COMPANY	0.01	\$439,760	\$451,216	\$131,327	\$164,924	36.55
462	BIRMINGHAM FIRE INS CO OF PA	0.01	\$437,081	\$231,419	\$140,852	(\$35,410)	-15.30
463	AMERICAN INTERSTATE INS CO	0.01	\$435,821	\$365,651	\$176,181	\$420,119	114.58
464	USLIFE INDEMNITY COMPANY	0.01	\$431,990	\$431,990	\$49,050	\$42,944	9.94
465	VASA NORTH ATLANTIC INSURANCE COMPANY	0.01	\$427,799	\$427,799	\$484,378	\$512,093	119.70
466	TRIAD GUARANTY INSURANCE CORP	0.01	\$424,439	\$436,772	\$83,889	\$129,170	29.57
467	BANKERS INSURANCE COMPANY	0.01	\$390,106	\$333,465	\$25,554	(\$264,189)	-79.23
468	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.01	\$384,501	\$384,409	\$7,000	\$110,749	28.81
469	UNITED GUARANTY RESIDENTIAL INS NC	0.01	\$384,187	\$547,865	\$8,575	(\$16,301)	-2.98
470	HIGHLANDS INSURANCE COMPANY	0.01	\$374,162	\$357,689	\$248,810	\$193,163	54.00
471	ZENITH INSURANCE COMPANY	0.01	\$368,321	\$347,828	\$72,016	\$175,640	50.50
472	INDUSTRIAL INDEMNITY COMPANY	0.01	\$365,473	(\$1,802,401)	\$1,187,816	\$428,967	-23.80
473	BUCKEYE UNION INSURANCE COMPANY	0.01	\$357,950	\$203,049	\$46,455	\$81,088	39.94
474	AMERICAN INTERNATIONAL INS CO	0.01	\$352,836	\$270,521	\$122,571	\$152,476	56.36
475	WARNER INSURANCE COMPANY	0.01	\$351,957	\$262,795	\$165,966	\$295,183	112.70
476	INSURANCE COMPANY OF THE WEST	0.01	\$350,908	\$384,446	\$0	(\$59,506)	-15.48
477	EAGLE AMERICAN INSURANCE COMPANY	0.01	\$349,688	\$386,898	\$244,119	\$253,480	65.52
478	ALBANY INSURANCE COMPANY	0.01	\$342,374	\$313,786	\$9,875	\$57,564	18.34
479	OCCIDENTAL FIRE & CAS CO OF NC	0.01	\$332,332	\$135,744	\$58,782	\$127,285	93.77
480	U S SPECIALTY INSURANCE COMPANY	0.01	\$330,539	\$337,380	\$156,836	\$142,916	42.36
481	FIRST SPECIALTY INSURANCE CORPORATION	0.01	\$324,086	\$324,122	\$0	\$136,613	42.15
482	UNITED GENERAL TITLE INS CO	0.01	\$323,410	\$312,543	\$15,585	\$22,516	7.20
483	SAFEGUARD INSURANCE COMPANY	0.01	\$322,565	\$324,198	\$40,625	\$293,479	90.52
484	ASSET GUARANTY INSURANCE COMPANY	0.01	\$312,730	\$29,819	\$0	\$0	0.00
485	WESTERN DIVERSIFIED CASUALTY INS CO	0.01	\$311,463	\$69,689	\$62,781	\$75,119	107.79
486	CHUBB INDEMNITY INSURANCE COMPANY	0.01	\$310,804	\$318,724	\$84,752	\$376,953	118.27
487	YOSEMITE INSURANCE COMPANY	0.01	\$309,836	\$336,844	\$157,618	\$245,481	72.88
488	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01	\$308,931	\$609,657	\$528,889	(\$5,666)	-0.93
489	SECURITY UNION TITLE INS CO	0.01	\$307,612	\$318,109	\$92,411	\$112,824	35.47
490	AMERICAN GENERAL PROPERTY INS CO	0.01	\$299,219	\$300,552	\$325,685	\$277,894	92.46
491	UNIVERSAL SURETY OF AMERICA	0.01	\$294,709	\$233,251	(\$48,559)	(\$163,075)	-69.91
492	GROCERS INSURANCE COMPANY	0.01	\$291,815	\$218,615	\$27,372	\$26,481	12.11
493	MID CONTINENT CASUALTY COMPANY	0.01	\$291,062	\$276,279	\$72,805	\$36,875	13.35
494	AMERICAN FIRE AND INDEMNITY COMPANY	0.01	\$289,618	\$320,124	\$107,847	\$113,112	35.33
495	TRAYCO INSURANCE COMPANY	0.01	\$285,500	\$144,841	\$14,866	\$52,550	36.28
496	COMPUTER INSURANCE COMPANY	0.01	\$280,894	\$280,646	\$2,046	(\$9,872)	-3.52
497	GENERAL REINSURANCE CORPORATION	0.01	\$277,008	\$297,117	\$4,020,418	\$3,972,503	1337.02
498	HARTFORD INSURANCE CO OF MIDWEST THE	0.01	\$273,452	\$199,867	\$62,676	\$105,909	52.99
499	PROFESSIONAL LIABILITY INSURANCE CO	0.01	\$270,707	\$309,907	\$500,000	\$829,875	267.78
500	KENTUCKY INSURANCE COMPANY	0.01	\$269,202	\$217,419	\$12,603	\$58,947	27.11
501	NATIONAL FIRE & INDEMNITY EXCHANGE	0.00	\$263,365	\$264,724	\$44,888	\$86,170	32.55
502	MONTGOMERY WARD INSURANCE COMPANY	0.00	\$257,371	\$274,240	\$49,453	\$32,372	11.80
503	ROCKFORD MUTUAL INSURANCE COMPANY	0.00	\$252,496	\$248,008	\$15,333	\$2,333	0.94
504	GREAT PACIFIC INSURANCE COMPANY	0.00	\$247,645	\$183,909	\$47,335	\$257,386	139.95
505	AMERICAN MERCURY INSURANCE COMPANY	0.00	\$239,351	\$124,248	\$155,201	\$163,554	131.64
506	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00	\$237,572	\$255,119	\$60,483	(\$23,877)	-9.36
507	UNIVERSAL SURETY COMPANY	0.00	\$234,741	\$267,129	\$237,156	\$246,668	92.34
508	UNITED STATES LIABILITY INSURANCE CO	0.00	\$234,220	\$202,851	\$0	\$82,106	40.48
509	NATIONAL FARMERS UNION PRO & CAS CO	0.00	\$231,731	\$232,105	\$107,295	\$607,614	261.78
510	VEREX ASSURANCE INCORPORATED	0.00	\$230,891	\$268,695	\$102,744	\$6,547	2.44
511	GAN NORTH AMERICAN INSURANCE CO	0.00	\$230,816	\$237,439	\$78,063	\$116,781	49.18
512	AMERICAN SPIRIT INSURANCE COMPANY	0.00	\$229,207	\$274,074	\$397,909	\$349,865	127.65
513	FORUM INSURANCE COMPANY	0.00	\$226,497	\$238,246	\$76,564	\$40,019	16.80
514	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.00	\$216,988	\$151,200	\$18,045	\$106,117	70.18
515	FARM AND CITY INSURANCE COMPANY	0.00	\$216,705	\$196,242	\$77,106	\$168,120	85.67
516	AMERICAN INDEMNITY COMPANY	0.00	\$209,516	\$200,468	\$34,572	\$105,240	52.50
517	ZURICH AMERICAN INS CO OF ILLINOIS	0.00	\$209,082	\$185,033	\$20,214	\$86,750	46.88
518	ECONOMY PREMIER ASSURANCE COMPANY	0.00	\$199,890	\$203,515	\$116,956	\$113,839	55.94
519	BANKERS MULTIPLE LINE INSURANCE CO	0.00	\$194,468	\$199,966	\$516,291	\$369,418	184.74
520	MERASTAR INSURANCE COMPANY	0.00	\$194,004	\$198,167	\$185,444	\$220,731	111.39

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
521	FFG INSURANCE COMPANY	0.00	\$189,330	\$164,811	\$0	\$0	0.00
522	CMG MORTGAGE INSURANCE COMPANY	0.00	\$187,953	\$189,225	\$12,528	\$23,009	12.16
523	CUMBERLAND CASUALTY & SURETY COMPANY	0.00	\$177,547	\$121,720	\$0	\$32,761	26.92
524	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00	\$175,849	\$128,134	\$7,132	\$8,303	6.48
525	INTERNATIONAL FIDELITY INSURANCE CO	0.00	\$159,939	\$132,435	\$0	(\$2,284)	-1.72
526	AEGIS SECURITY INSURANCE COMPANY	0.00	\$159,167	\$142,471	\$13,536	\$12,646	8.88
527	NAU COUNTRY INSURANCE COMPANY	0.00	\$158,970	\$30,114	(\$44,664)	(\$30,392)	-100.92
528	AMERICAN EMPIRE INS CO	0.00	\$156,783	\$169,586	(\$55,414)	(\$206,161)	-121.57
529	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	\$153,034	\$121,688	\$0	\$27,290	22.43
530	DEALERS ASSURANCE COMPANY	0.00	\$152,047	\$38,860	\$13,756	\$13,756	35.40
531	NATIONAL REINSURANCE CORP THE	0.00	\$150,216	\$150,216	\$0	(\$5,972,600)	-3976.01
532	AMERICAN INTERNATIONAL SOUTH INS CO	0.00	\$147,755	\$83,300	\$8,723	\$821,613	986.33
533	EQUITY MUTUAL INSURANCE COMPANY	0.00	\$146,854	\$570,323	\$1,047,085	\$434,899	76.25
534	NATIONAL INTERSTATE INSURANCE COMPANY	0.00	\$143,491	\$139,473	\$554,415	(\$580,116)	-415.93
535	NORDSTERN INSURANCE CO OF AMERICA	0.00	\$140,564	\$188,766	\$53,150	\$130,808	69.30
536	AMERICAN LIVE STOCK INSURANCE CO	0.00	\$140,047	\$120,564	\$110,476	\$111,293	92.31
537	UNION INSURANCE CO	0.00	\$138,745	\$133,119	\$0	(\$5)	-0.00
538	COUNTRY CASUALTY INS CO	0.00	\$132,703	\$131,133	\$32,347	\$18,586	14.17
539	ACSTAR INSURANCE COMPANY	0.00	\$124,470	\$83,039	\$0	\$18,671	22.48
540	PEAK PROPERTY AND CASUALTY INS CORP	0.00	\$123,967	\$135,556	\$436,118	(\$175,445)	-129.43
541	HOUSEHOLD INSURANCE COMPANY	0.00	\$121,141	\$121,141	\$6,454	\$6,838	5.64
542	GENERAL STAR NATIONAL INS CO	0.00	\$120,483	\$205,592	\$679	(\$62,321)	-30.31
543	USAA GENERAL INDEMNITY COMPANY	0.00	\$120,003	\$35,743	\$50	\$3,504	9.80
544	ACCELERATION NATIONAL INS CO	0.00	\$116,467	\$70,421	\$6,387	\$30,338	43.08
545	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00	\$115,898	\$133,776	(\$75,920)	(\$418,112)	-312.55
546	NONPROFITS INS ASSN AN INTERINS EXCH	0.00	\$115,143	\$106,373	\$13,326	\$44,733	42.05
547	CONTRACTORS BONDING & INS COMPANY	0.00	\$112,796	\$113,016	\$0	\$4,847	4.29
548	GAN NATIONAL INSURANCE COMPANY	0.00	\$107,720	\$58,765	\$20,750	\$82,835	140.96
549	GRINNELL SELECT INSURANCE COMPANY	0.00	\$102,738	\$60,830	\$31,924	\$47,474	78.04
550	KANSAS MEDICAL MUTUAL INS CO	0.00	\$101,409	\$101,409	\$0	\$91,370	90.10
551	SOREMA NORTH AMERICA REINSURANCE CO	0.00	\$100,386	\$98,762	(\$309,933)	(\$84,939)	-86.00
552	AMERICAN RISK FUNDING INSURANCE COMPANY	0.00	\$99,831	\$99,831	\$0	\$21,787	21.82
553	TIG COUNTRYWIDE INSURANCE COMPANY	0.00	\$98,480	\$56,362	\$36,819	(\$9,667)	-17.15
554	PHYSICIANS DEFENSE ASSOCIATION	0.00	\$97,962	\$111,005	\$30,000	\$165,196	148.82
555	BANCINSURE INC	0.00	\$97,104	\$25,809	\$0	\$6,754	26.17
556	CIM INSURANCE CORPORATION	0.00	\$96,761	\$125,326	\$79,021	\$77,268	61.65
557	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	\$94,371	\$100,464	\$460,150	(\$379,132)	-377.38
558	FIRST COMMUNITY INSURANCE COMPANY	0.00	\$90,309	\$105,433	\$850	\$6,464	6.13
559	FIRST EXCESS AND REINSURANCE CORP	0.00	\$83,965	\$28,114	\$0	\$6,000	21.34
560	ATLAS ASSURANCE CO OF AMERICA	0.00	\$79,893	\$97,061	\$43,454	\$48,701	50.18
561	GULF UNDERWRITERS INSURANCE COMPANY	0.00	\$78,147	\$173,501	\$108,173	\$86,422	49.81
562	SCOTTSDALE INDEMNITY COMPANY	0.00	\$76,590	\$62,602	\$11,807	\$21,709	34.68
563	MIDWESTERN INSURANCE COMPANY	0.00	\$73,676	\$91,233	\$44,761	\$21,388	23.44
564	TRANSQUARD INS CO OF AMERICA INC	0.00	\$73,197	\$57,914	\$18,940	\$28,467	49.15
565	WORKMENS AUTO INSURANCE COMPANY	0.00	\$70,922	\$50,062	\$8,674	\$6,674	13.33
566	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00	\$68,276	\$38,832	\$0	\$4,214	10.85
567	STATE AUTO NATIONAL INSURANCE COMPANY	0.00	\$67,329	\$23,127	\$50	\$2,175	9.40
568	SURETY BONDING COMPANY OF AMERICA	0.00	\$66,786	\$36,527	\$0	\$3,397	9.30
569	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	\$66,532	\$63,633	\$88,644	\$88,644	139.31
570	FAR WEST INSURANCE COMPANY	0.00	\$62,365	\$36,008	\$0	\$2,051	5.70
571	NIAGARA FIRE INSURANCE COMPANY	0.00	\$57,712	\$264,384	\$93,732	(\$79,641)	-30.12
572	BOND SAFEGUARD INSURANCE COMPANY	0.00	\$56,898	\$65,453	\$25,000	\$25,000	38.20
573	CINCINNATI INDEMNITY COMPANY INC	0.00	\$50,878	\$44,730	\$27,357	\$38,725	86.58
574	PROTECTIVE INSURANCE COMPANY	0.00	\$47,583	\$47,763	\$5,694	(\$63,591)	-133.14
575	VESTA INSURANCE CORPORATION	0.00	\$46,653	\$63,357	\$61,186	\$284,634	449.25
576	NORTHBROOK NATIONAL INS CO	0.00	\$43,434	\$275,218	\$38,479	\$558,245	202.84
577	HARTFORD ACCIDENT & INDEMNITY CO	0.00	\$43,179	\$18,335	\$639,665	(\$2,504,026)	-13657.08
578	ATLANTIC INSURANCE COMPANY	0.00	\$42,378	\$56,174	\$79,565	(\$78,662)	-140.03
579	ST JUDES PROTECTIVE ASSOCIATION INC	0.00	\$36,327	\$40,745	\$95,000	(\$128,050)	-314.27
580	AMERICAN SAFETY CASUALTY INS CO	0.00	\$33,054	\$25,894	\$0	\$4,816	18.60
581	CAPITAL CITY INSURANCE COMPANY INC	0.00	\$31,050	\$28,809	\$57,919	\$139,464	484.10
582	GENERALI U S BRANCH	0.00	\$30,616	\$37,959	\$490,418	(\$139,952)	-368.69
583	INSURANCE CORPORATION OF NEW YORK	0.00	\$29,955	\$29,665	\$59,234	\$350,075	1180.09
584	MUTUAL FIRE AND STORM INSURANCE CO	0.00	\$25,946	\$24,059	\$5,251	\$5,251	21.83
585	TECHNOLOGY INSURANCE COMPANY	0.00	\$20,783	\$14,404	\$0	\$0	0.00

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
586	PROVIDENCE WASHINGTON INSURANCE CO	0.00	\$19,429	\$17,952	\$93,822	(\$127,522)	-710.35
587	OHIO FARMERS INSURANCE CO	0.00	\$18,557	\$23,939	\$626	(\$453)	-1.89
588	AMERICAN SOUTHERN INS CO	0.00	\$18,347	\$22,818	\$26,526	\$10,026	43.94
589	TRANS PACIFIC INSURANCE COMPANY	0.00	\$18,183	\$17,534	\$336	\$15,615	89.06
590	TEXAS GENERAL INDEMNITY COMPANY	0.00	\$18,116	\$20,124	\$10,793	\$10,740	53.37
591	HAULERS INSURANCE COMPANY INC	0.00	\$17,763	\$5,046	\$0	\$0	0.00
592	CONNECTICUT SURETY COMPANY THE	0.00	\$17,684	\$12,245	\$0	\$1,897	15.49
593	TRANSPORT INSURANCE COMPANY	0.00	\$17,105	\$17,105	\$32,416	\$33,812	197.67
594	BOSTON OLD COLONY INSURANCE COMPANY	0.00	\$16,466	\$334,464	\$1,816,616	\$250,826	74.99
595	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	\$16,143	\$16,089	\$27,442	(\$80,671)	-501.40
596	AMERICAN PIONEER TITLE INS CO	0.00	\$14,456	\$13,073	\$0	\$0	0.00
597	PEERLESS INSURANCE COMPANY	0.00	\$13,525	\$42,248	\$0	\$2,202	5.21
598	ARGONAUT INSURANCE COMPANY	0.00	\$13,094	(\$3,396)	\$51,103	\$512,271	-15084.54
599	INTERNATIONAL INDEMNITY COMPANY	0.00	\$12,918	\$44,827	\$191,243	(\$358,468)	-799.67
600	AMERICAN HARDWARE MUTUAL INS CO	0.00	\$12,778	\$65,194	\$124,854	\$102,180	156.73
601	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00	\$12,501	\$8,844	\$0	\$14,892	168.39
602	MEDICAL LIABILITY ALLIANCE	0.00	\$12,307	\$4,671	\$0	\$0	0.00
603	STATE NATIONAL INSURANCE COMPANY INC	0.00	\$12,220	\$113,105	\$58,741	\$55,804	49.34
604	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00	\$12,129	\$7,126	\$0	\$915	12.84
605	PURITAN EXCESS AND SURPLUS LINES INS CO	0.00	\$11,770	\$2,573	\$0	\$1,210	47.03
606	CENTURY-NATIONAL INSURANCE COMPANY	0.00	\$11,279	\$14,147	\$638	\$898	6.35
607	BAR PLAN TITLE INSURANCE COMPANY THE	0.00	\$8,932	\$7,673	\$0	\$0	0.00
608	WESTFIELD INSURANCE COMPANY	0.00	\$8,762	\$11,851	\$572	(\$876)	-7.39
609	GENERAL ELECTRIC MORT INS CORP OF NC	0.00	\$8,575	\$9,919	\$0	(\$27,014)	-272.35
610	GE RESIDENTIAL MORTG INS CORP OF NC	0.00	\$8,066	\$11,437	\$6,150	\$6,150	53.77
611	NATIONAL INSURANCE UNDERWRITERS	0.00	\$7,491	\$14,026	\$19,995	\$17,495	124.73
612	OMNI INSURANCE COMPANY	0.00	\$7,103	\$180	\$0	\$0	0.00
613	NATIONAL TITLE INS OF NEW YORK INC	0.00	\$5,627	\$6,015	\$0	\$0	0.00
614	CENTURY INDEMNITY COMPANY	0.00	\$4,911	\$11,195	\$1,924,712	(\$3,116,966)	-27842.48
615	AMERICAN CENTENNIAL INSURANCE CO	0.00	\$4,406	\$5,590	\$1,704	(\$481,436)	-8612.45
616	OHIO SECURITY INSURANCE COMPANY	0.00	\$4,404	\$4,722	\$0	(\$137)	-2.90
617	PETROLEUM CASUALTY COMPANY	0.00	\$4,262	\$4,262	\$280	\$280	6.57
618	MID-STATE SURETY CORPORATION	0.00	\$3,637	\$1,819	\$0	\$450	24.74
619	INLAND INSURANCE COMPANY	0.00	\$2,797	\$1,828	\$0	\$191	10.45
620	PRUDENTIAL GENERAL INS CO	0.00	\$2,727	\$113,334	\$89,948	\$45,075	39.77
621	SELECTIVE INS CO OF THE SOUTHEAST	0.00	\$1,769	\$961	\$0	\$190	19.77
622	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00	\$1,736	\$656	\$0	(\$3,993)	-608.69
623	FIRSTCOMP INSURANCE COMPANY	0.00	\$1,515	\$1,515	\$0	\$0	0.00
624	K-M INSURANCE COMPANY	0.00	\$1,225	\$1,225	\$0	\$0	0.00
625	COMMERCIAL LOAN INS CORPORATION	0.00	\$989	\$1,067	\$0	\$0	0.00
626	CIGNA INDEMNITY INSURANCE COMPANY	0.00	\$659	\$659	\$0	\$250	37.94
627	MAYFLOWER INSURANCE COMPANY LTD THE	0.00	\$652	\$243	\$0	\$0	0.00
628	ACCEPTANCE INDEMNITY INSURANCE CO	0.00	\$500	\$1,209	\$0	\$521	43.09
629	ALPHA PROPERTY & CASUALTY INS CO	0.00	\$429	(\$42,889)	\$0	\$0	0.00
630	RECIPROCAL EXCHANGE	0.00	\$86	\$92	\$0	\$1	1.09
631	AMERICAN CENTRAL INSURANCE COMPANY	0.00	\$62	\$62	\$0	\$0	0.00
632	AMERICAN REINSURANCE COMPANY	0.00	\$0	\$0	\$1,002,466	(\$2,469,248)	N/A
633	NATIONAL CONTINENTAL INS CO	0.00	\$0	\$0	\$204,617	\$80,940	N/A
634	SAFECO INS CO OF PA	0.00	\$0	\$0	\$1,000	\$1,000	N/A
635	HAMILTON INSURANCE COMPANY	0.00	\$0	\$0	\$462,023	\$62,023	N/A
636	OMAHA INDEMNITY COMPANY THE	0.00	\$0	\$0	\$0	\$3,000	N/A
637	MICHIGAN MILLERS MUTUAL INS CO	0.00	\$0	\$0	\$66,801	(\$85,747)	N/A
638	ALLIANCE ASSURANCE CO OF AMERICA	0.00	\$0	\$0	\$7,798	\$5,310	N/A
639	LONDON ASSURANCE OF AMERICA INC THE	0.00	\$0	\$0	\$5,896	\$4,025	N/A
640	NORTHWESTERN PACIFIC INDEMNITY CO	0.00	\$0	\$0	\$0	(\$65)	N/A
641	SEA INSURANCE CO OF AMERICA THE	0.00	\$0	\$0	(\$43,376)	(\$53,711)	N/A
642	NAC REINSURANCE CORPORATION	0.00	\$0	\$0	\$15,000	(\$30,304)	N/A
643	COMMERCIAL INS CO OF NEWARK NJ	0.00	\$0	\$0	\$3,044	(\$24,854)	N/A
644	COUNTRY PREFERRED INSURANCE COMPANY	0.00	\$0	\$0	(\$421)	(\$2,363)	N/A
645	INTERNATIONAL INSURANCE COMPANY	0.00	\$0	(\$7,640)	(\$1,684,729)	\$9,729,574	-127350.45
646	NEW ENGLAND INSURANCE COMPANY	0.00	\$0	\$0	\$806,008	(\$163,852)	N/A
647	NORTH STAR REINSURANCE CORPORATION	0.00	\$0	\$0	\$0	(\$35,751)	N/A
648	MEDMARC CASUALTY INSURANCE COMPANY	0.00	\$0	\$194	\$0	\$106	54.64
649	STONEWALL INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$81,769)	N/A
650	INTEGON INDEMNITY CORP	0.00	\$0	\$0	(\$22,940)	(\$22,940)	N/A

**1997 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
651	NATIONWIDE GENERAL INSURANCE CO	0.00	\$0	\$0	\$3	\$92	N/A
652	MBIA INSURANCE CORP. OF ILLINOIS	0.00	\$0	\$269,720	(\$682,230)	(\$516,395)	-191.46
653	YORK INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$596	N/A
654	CONNIE LEE INS COMPANY	0.00	\$0	\$60,986	\$0	\$0	0.00
655	FIRST GENERAL INSURANCE COMPANY	0.00	\$0	\$0	\$0	\$76	N/A
656	UNIGARD SECURITY INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$500,000)	N/A
657	VALLEY NATIONAL INSURANCE COMPANY	0.00	\$0	\$1,104	\$48,499	\$155,656	14099.28
658	SKANDIA U S INSURANCE COMPANY	0.00	\$0	\$3,303	\$35,000	\$0	0.00
659	EVEREST REINSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$8,147)	N/A
660	COLUMBIA INSURANCE COMPANY	0.00	\$0	\$0	\$0	(\$13)	N/A
661	AMERICAS INSURANCE COMPANY	0.00	\$0	\$0	\$9,482	\$11,370	N/A
662	FORESTVIEW MORTGAGE INSURANCE COMPANY	0.00	\$0	\$13	\$0	\$0	0.00
663	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00	\$0	\$0	\$193,929	(\$289,522)	N/A
664	PROGRESSIVE SPECIALTY INS CO	0.00	\$0	\$0	(\$2)	(\$122)	N/A
665	TRAVELERS PROPERTY CAS INS CO OF ILL	0.00	\$0	\$0	\$0	(\$7,490)	N/A
666	BLUE RIDGE INSURANCE COMPANY	-0.00	(\$67)	\$12,293	\$47,804	(\$88,662)	-721.24
667	INSURANCE COMPANY OF ILLINOIS	-0.00	(\$822)	(\$822)	\$99,623	\$40,623	-4941.97
668	OHIO INDEMNITY COMPANY	-0.00	(\$1,247)	\$2,727	\$0	(\$362)	-13.27
669	DIAMOND STATE INSURANCE COMPANY	-0.00	(\$1,288)	\$98,760	(\$29,993)	(\$45,520)	-46.09
670	BERKLEY REGIONAL INSURANCE COMPANY	-0.00	(\$1,781)	\$26,110	(\$5,626)	(\$16,626)	-63.68
671	LMI INSURANCE COMPANY	-0.00	(\$6,204)	\$116,000	\$82,263	(\$283,028)	-243.99
672	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	-0.00	(\$6,429)	\$297,542	\$343,865	\$341,148	114.66
673	THOMAS JEFFERSON INSURANCE COMPANY	-0.00	(\$10,611)	\$7,378	\$31	(\$8)	-0.11
674	NORTHBROOK INDEMNITY CO	-0.00	(\$11,173)	\$101,905	\$1,134,297	\$915,694	898.58
675	PHOENIX ASSURANCE CO OF NEW YORK	-0.00	(\$39,722)	(\$38,774)	\$19,032	(\$7,981)	20.58
676	NATIONAL LIABILITY & FIRE INS CO	-0.00	(\$52,288)	(\$55,195)	\$45	\$137,430	-248.99
677	NATIONS TITLE INSURANCE COMPANY	-0.00	(\$59,010)	(\$7,787)	\$682,282	\$663,606	-8521.97
678	REPUBLIC INSURANCE COMPANY	-0.00	(\$114,082)	\$73,734	\$121,504	\$12,709,314	17236.71
679	VANGUARD INSURANCE COMPANY	-0.01	(\$330,294)	(\$333,578)	\$18,544	(\$1,151,644)	345.24
680	PACIFIC EMPLOYERS INSURANCE COMPANY	-0.02	(\$1,302,213)	(\$453,766)	\$2,326,516	\$1,812,716	-399.48
TOTAL		100.00	\$5,302,758,014	\$5,246,048,914	\$2,946,502,776	\$2,974,639,080	56.70

**PROPERTY & CASUALTY
COMPANIES
MAIL ADDRESSES AND
TELEPHONE NUMBERS**

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
35742	ACCELERATION NATIONAL INS CO	PO BOX 7000	DUBLIN	OH	43017-0701	614/764-7000
20010	ACCEPTANCE INDEMNITY INSURANCE CO	222 SOUTH 15TH ST STE 600	OMAHA	NE	68102	402-344-8800
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	203/224-2000
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717/657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401/275-3000
42757	AGRI GENERAL INSURANCE COMPANY	1501 50TH ST STE 200	WEST DES MOINES	IA	50266	515/224-3070
26344	AGRICULTURAL INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513/369-5947
19399	AIU INSURANCE COMPANY	70 PINE STREET 21/99	NEW YORK	NY	10270	212-770-7000
19917	ALBANY INSURANCE COMPANY	600 COLLEGE RD EAST	PRINCETON	NJ	08540	609/275-2601
21482	ALLENDALE MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401/275-3000
20273	ALLIANCE ASSURANCE CO OF AMERICA	25 INDEPENDENCE BLVD	WARREN	NJ	07059	908/580-0800
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	316/241-2200
35300	ALLIANZ INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
19097	ALLIED MUTUAL INS CO	PO BOX 974	DES MOINES	IA	50304-0974	515/280-4439
42579	ALLIED PROPERTY & CASUALTY INS CO	PO BOX 974	DES MOINES	IA	50304-0974	515/280-4439
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847 402-5000
19232	ALLSTATE INSURANCE COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847 402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 10360	VAN NUYS	CA	91410	715 524-3200
18708	AMBAC INDEMNITY CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	800/221-1854
19100	AMCO INSURANCE COMPANY	P O BOX 974	DES MOINES	IA	50304	515/280-4439
12548	AMERICAN AGRI-BUSINESS INSURANCE CO	4685 MERLE HAYROAD, STE 2	DES MOINES	IA	50322	800/654-4056
26832	AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513/369-5947
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD E	PRINCETON	NJ	08543-5241	317/262-6651
24589	AMERICAN AND FOREIGN INSURANCE CO	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
21849	AMERICAN AUTOMOBILE INSURANCE CO	PO BOX 777	NOVATO	CA	94998-0001	415/899-2484
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305/253-2244
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
10391	AMERICAN CENTENNIAL INSURANCE CO	1415 FOULK RD	WILMINGTON	DE	19803	302/477-5900
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDALE LAKE 1430	BLOOMINGTON	MN	55437	612 893-0411
12246	AMERICAN CONTINENTAL INSURANCE CO	540 LAKE COOK RD	DEERFIELD	IL	60015-5290	708/940-7550
20516	AMERICAN CREDIT INDEMNITY CO	100 E PRATT ST 5TH FL	BALTIMORE	MD	21202-1008	410/554-0700
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513/369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
23450	AMERICAN FAMILY HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
35963	AMERICAN FIDELITY & LIBERTY INS CO	1800 STREET RD	WARRINGTON	PA	18976-2503	610 380-1851
24066	AMERICAN FIRE & CASUALTY COMPANY	136 NORTH THIRD STREET	HAMILTON	OH	45025	314/469-5472
19496	AMERICAN FIRE AND INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	800/231-3018
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	904/390-7000
16403	AMERICAN GROWERS INSURANCE COMPANY	222 S 15TH ST STE 600 N	OMAHA	NE	68102-1628	712/325-5336
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	612/935-1400
19380	AMERICAN HOME ASSURANCE COMPANY	PO BOX 979	NEW YORK	NY	10268-0979	
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR POBX 777	NOVATO	CA	94998	415/899-2484
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302/761-3428
40258	AMERICAN INTERNATIONAL SOUTH INS CO	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	318/463-9052
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2805	630 232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	GENERAL DELIVERY	LONG GROVE	IL	60049-0001	847/320-2000
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 268847	OKLAHOMA CITY	OK	73126-8847	405/523-5017
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000
22136	AMERICAN NATIONAL FIRE INSURANCE CO	PO BOX 2575	CINCINNATI	OH	45201-2575	513/369-5013
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
51535	AMERICAN PIONEER TITLE INS CO	493 E SHEMORAN BLVD	CASSELBERRY	FL	32707	393-9762
37001	AMERICAN PREMIER INSURANCE COMPANY	3169 HOLCOMB BRIDGE ROAD	NORCROSS	GA	30071	770 447-8930
18910	AMERICAN PROTECTION INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	212/618-7170
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	800/535-1333
19984	AMERICAN RISK FUNDING INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	214 702-9004
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313/322-9045
39969	AMERICAN SAFETY CASUALTY INS CO	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770 916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	3290 NORTHSIDE PKWY NW	ATLANTA	GA	30327	404/261-9000
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	30339	404-266-9599
33723	AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST STE 825	CINCINNATI	OH	45202	513/369-5000
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLZ T-16	SEATTLE	WA	98185	317/262-6651
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	317/262-6651
40800	AMERICAN STERLING INSURANCE COMPANY	9800 MUIRLANDS BLVD	IRVINE	CA	92718	714/206-6200
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 2200	NEW ORLEANS	LA	70130	504/528-9555
30872	AMERIN GUARANTY CORPORATION	200 E RANDOLPH DR 49TH FL	CHICAGO	IL	60601-7125	800 257-7643
19468	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	800 257-1900
27928	AMEX ASSURANCE COMPANY	1400 LOMBARDI AVENUE	GREEN BAY	WI	54304-3922	414 496-5104
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401/521-9100
34983	ANWEST SURETY INSURANCE COMPANY	PO BOX 4500	WOODLAND HILLS	CA	91302	913/384-1719
30503	ANTHEM CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	217/877-9510
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	800/447-1972
19801	ARGONAUT INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-8410
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-8410

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21490	ARKWRIGHT MUTUAL INSURANCE CO	PO BOX 9198	WALTHAM	MA	02254-9198	617/890-9300
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913/651-5000
36250	ASSET GUARANTY INSURANCE COMPANY	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212/983-5859
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800/366-2475
21296	ASSOCIATES INSURANCE COMPANY	PO BOX 222038	DALLAS	TX	75222-2038	214/541-3879
19305	ASSURANCE COMPANY OF AMERICA	PO BOX 1228	BALTIMORE	MD	21203	301/366-1000
41769	ATHENA ASSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102	612/221-7911
21792	ATLANTA CASUALTY COMPANY	3169 HOLCOMB BRIDGE RD	NORCROSS	GA	30071-5435	404/447-8830
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 105435	ATLANTA	GA	30348-5435	800/638-1993
22209	ATLANTIC INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	214/650-2800
19695	ATLANTIC MUTUAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	800/937-3747
18333	ATLAS ASSURANCE CO OF AMERICA	600 COLLEGE RD EAST	PRINCETON	NJ	08540	609/275-2601
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314/523-7350
18988	AUTO OWNERS INSURANCE CO MUTUAL	PO BOX 30660	LANSING	MI	48909-8160	517/323-1521
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 N FORTY DRIVE	ST LOUIS	MO	63141	314/523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301/694-5700
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	800/854-6115
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405/524-0118
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	813/579-4000
23132	BANKERS MULTIPLE LINE INSURANCE CO	717 N HARWOOD	DALLAS	TX	75021	214/954-7353
18279	BANKERS STANDARD INSURANCE COMPANY	1601 CHESTNUT STREET	PHILADELPHIA	PA	19192	215/523-4000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	800/843-2277
50034	BAR PLAN TITLE INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	
38245	BCS INSURANCE COMPANY	676 N ST CLAIR	CHICAGO	IL	60611-2927	312/951-7716
41394	BENCHMARK INSURANCE COMPANY	6701 W 64TH ST #125	SHAWNEE MISSION	KZ	66202	800/283-0622
29580	BERKLEY REGIONAL INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	203/629-2880
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309/786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309/786-5401
24503	BLUE RIDGE INSURANCE COMPANY	PO BOX 519	SIMSBURY	CT	06080	214/559-1222
27081	BOND SAFEGUARD INSURANCE COMPANY	246 E JANATA BLVD	LOMBARD	IL	60148	312/495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312/822-5105
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	219-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312/822-5105
34649	BUSINESS INSURANCE COMPANY	PO BOX 419022	RANCHO CORDOVA	CA	95741-9022	916/631-5000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	415/574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	415/574-4000
22284	CALIFORNIA COMPENSATION INS CO	11092 SUN CENTER DRIVE	RANCHO CORDOVA	CA	95670	800/388-3179
32271	CALIFORNIA INDEMNITY INSURANCE COMPANY	PO BOX 14910	LAS VEGAS	NV	89114-4910	510/416-8700
20524	CALVERT INSURANCE COMPANY	21820 BURBANK BLVD #330	WOODLAND HILLS	CA	91367	201/798-9500
21946	CAMDEN FIRE INSURANCE ASSOCIATION	436 WALNUT	PHILADELPHIA	PA	19105	800/000-0000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	616/632-6511
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	803/242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608/231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904/363-0900
10545	CASUALTY INSURANCE CO	500 N BRAND BLVD	GLENDALE	CA	91203	312/321-1680
21237	CASUALTY RECIPROCAL EXCHANGE	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
19909	CENTENNIAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	314/621-8376
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	BOX 34350	OMAHA	NE	68134-0350	402/397-1111
42785	CENTURION CASUALTY COMPANY	206 EIGHTH ST	DES MOINES	IA	50309	515/247-7307
20710	CENTURY INDEMNITY COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4480
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818/760-0880
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	203/277-3966
22810	CHICAGO INSURANCE COMPANY	55 E MONROE ST	CHICAGO	IL	60601-3294	312/346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST ML:06TR	CHICAGO	IL	60601-3294	312/223-2000
10499	CHRYSLER INSURANCE COMPANY	PO BOX 5168	SOUTHFIELD	MI	48086-5168	313/948-3545
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212/775-1300
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212/592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	800/542-3465
20702	CIGNA FIRE UNDERWRITERS INS CO	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4000
10030	CIGNA INDEMNITY INSURANCE COMPANY	1601 CHESTNUT ST PO 7716	PHILADELPHIA	PA	19192-2378	215/761-1000
22667	CIGNA INSURANCE COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4480
20699	CIGNA PROPERTY & CASUALTY INS CO	PO BOX 7716	PHILADELPHIA	PA	19192	215/761-1000
22004	CIM INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2622
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513/870-2000
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 WEST GRAND RIVER	HOWELL	MI	48843	517/546-2160
10502	CITIZENS SECURITY MUTUAL INS CO	406 MAIN ST	RED WING	MN	55066	612/388-7171
20532	CLARENDON NATIONAL INS CO	1177 AVE AMERICS 44/45 FL	NEW YORK	NY	10036	212/805-9700
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	407/650-7800
33022	COLONIA INSURANCE COMPANY	199 WATER ST	NEW YORK	NY	10038	212/412-0755
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	PO BOX 1227	BALTIMORE	MD	21201	800/638-1245
10723	COLONIAL INSURANCE CO OF CALIFORNIA	PO BOX 182109	COLUMBUS	OH	43218-2109	714/937-1221
20796	COLONIAL PENN FRANKLIN INSURANCE CO	PO BOX 1990	VALLEY FORGE	PA	19482-1990	800/523-9100
34789	COLONIAL PENN INSURANCE COMPANY	PO BOX 1990	VALLEY FORGE	PA	19482-1990	800/523-9100
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 6530	ENGLEWOOD	CO	80112-6530	303/771-7687
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402/346-7400
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	800/877-3579
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	314/474-6193
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	820 QUINCY ST	TOPEKA	KS	66612-1158	913/232-4365
19410	COMMERCE AND INDUSTRY INSURANCE CO	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	PO BOX 15645	LAS VEGAS	NV	89114-5645	510/416-8700
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	201/981-4606

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
18732	COMMERCIAL LOAN INS CORPORATION	330 E KILBOURN AVE	MILWAUKEE	WI	53202	800/558-9990
20621	COMMERCIAL UNION INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3193	617/725-6000
50083	COMMONWEALTH LAND TITLE INS CO	7980 CLAYTON RD #101	ST LOUIS	MO	63117	800/392-8238
33790	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	1601 MARKET ST	PHILADELPHIA	PA	19103	215/564-6600
34711	COMPUTER INSURANCE COMPANY	100 BAGNALL ST	WARWICK	RI	02888	401/431-2920
24872	CONNECTICUT INDEMNITY COMPANY THE	9 FARM SPRINGS DR	FARMINGTON	CT	06032	203/674-6600
36960	CONNECTICUT SURETY COMPANY THE	185 ASYLUM ST	HARTFORD	CT	06103-4105	860 527-7806
24961	CONNIE LEE INS COMPANY	1 STATE ST 15TH FL	NEW YORK	NY	10004-1505	202/835-0090
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #150	CINCINNATI	OH	45242	513/247-5900
33480	CONTINENTAL WESTERN CASUALTY COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515/278-3000
10604	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	800/235-2942
37206	CONTRACTORS BONDING & INS COMPANY	1213 VALLEY STREET	SEATTLE	WA	98109-0271	206/322-7053
21318	COREGIS INSURANCE COMPANY	181 W MADISON AVE #2600	CHICAGO	IL	60602	201/285-7000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	1060 W NIFONG BLD 8 #200	COLUMBIA	MO	65203-5681	
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	800/927-3678
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	800/927-3678
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309 557-3873
12912	CREDIT GENERAL INS CO	3201 ENTERPRISE PARKWAY	BEACHWOOD	OH	44122	216 831-7500
24660	CUMBERLAND CASUALTY & SURETY COMPANY	4311 W WATERS AVE #501	TAMPA	FL	33614	813 885-2112
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608/231-7391
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715/346-6883
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	614 459-0364
37907	DEERBROOK INSURANCE COMPANY	51 W HIGGINS RD ST RGA	S BARRINGTON	IL	60010	847 402-5000
42587	DEPOSITORS INSURANCE COMPANY	701 FIFTH AVE	DES MOINES	IA	50304	515/280-4439
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	414/765-8600
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610/664-1500
25801	DIRECT AUTO INDEMNITY CO	303 E WASHINGTON	BLOOMINGTON	IL	61701-4040	800/777-7897
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	800/421-2368
31135	EAGLE AMERICAN INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513/369-5000
22926	ECONOMY FIRE & CASUALTY COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/233-2000
38067	ECONOMY PREFERRED INSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	800/444-2955
40649	ECONOMY PREMIER ASSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	815/233-2000
21261	ELECTRIC INSURANCE COMPANY	152 CONANT ST	BEVERLY	MA	01915-1692	508/921-2080
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515/280-2674
21326	EMPIRE FIRE AND MARINE INSURANCE CO	13810 FNB PRKWY	OMAHA	NE	68154-5202	402/341-0135
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
21458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	800/255-6931
21245	EQUITY MUTUAL INSURANCE COMPANY	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	PO BOX 18295	COLUMBUS	OH	43218-0295	614 895-1773
35181	EXECUTIVE RISK INDEMNITY INC	PO BOX 129	SIMSBURY	CT	06070-0129	203/244-8780
18884	FAIRMONT INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	818/596-5000
42633	FAR WEST INSURANCE COMPANY	5230 LAS VIRGINES 3RD FL	CALABASOS	CA	91302	818 704-1111
11053	FARM AND CITY INSURANCE COMPANY	PO BOX 65230	WEST DES MOINES	IA	50265-0230	515 223-9439
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515/225-5450
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	314/893-1504
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	316/241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	PO BOX 3269	TULSA	OK	74102	800 374-5839
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913/661-6500
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051	213/932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402/330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1963 BELL AVENUE	DES MOINES	IA	50315-1090	515/245-8710
20201	FEDERAL INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	800/533-0472
11118	FEDERATED RURAL ELECTRIC INS CORP	PO BOX 15147	LENEXA	KS	66215	913/541-0150
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	800 527-3448
25879	FIDELITY & GUARANTY INS UNDERWRITERS	100 LIGHT ST	BALTIMORE	MD	21202	301/625-5526
35270	FIDELITY AND CASUALTY CO OF NY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
39306	FIDELITY AND DEPOSIT CO MARYLAND	9401 INDIAN CREEK PKWY ST	OVERLAND PARK	KS	66210	410/539-0600
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	6225 SMITH AVE	BALTIMORE	MD	21203-1138	301/625-5526
51586	FIDELITY NATIONAL TITLE INSURANCE CO	17911 VON KARMAN AVENUE	IRVINE	CA	92714	800/421-8111
12815	FINANCIAL GUARANTY INSURANCE COMPANY	115 BROADWAY	NEW YORK	NY	10006	800/352-0001
18287	FINANCIAL SECURITY ASSUR INC	350 PARK AVE	NEW YORK	NY	10022	212/826-0100
24880	FIRE AND CASUALTY INS CO OF CONNECTICUT	9 FARM SPRINGS DR	FARMINGTON	CT	06032	203/674-6952
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	414/778-3200
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415/899-2817
20850	FIREMENS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
11150	FIRST AMERICAN INSURANCE COMPANY	3100 BROADWAY	KANSAS CITY	MO	64111-2479	816/531-7668
50814	FIRST AMERICAN TITLE INSURANCE CO	7600 FORSYTHE	CLAYTON	MO	63105	714/558-3211
16578	FIRST COMMUNITY INSURANCE COMPANY	360 CENTRAL AVENUE	ST PETERSBURG	FL	33701	813/623-4000
32018	FIRST EXCESS AND REINSURANCE CORP	PO BOX 29164	OVERLAND PRK	KS	66201-9164	913/676-5523
11177	FIRST FINANCIAL INSURANCE COMPANY	238 SMITH SCHOOL ROAD	BURLINGTON	NC	27215-5129	910 586-2500
25321	FIRST GENERAL INSURANCE COMPANY	PO BOX 380	WARWICK	RI	02887	401/827-2565
33588	FIRST LIBERTY INSURANCE CORP THE	100 MAIN STREET	DOVER	NH	03820	617/357-9500
42722	FIRST MARINE INS CO	PO BOX 369	OSAGE BEACH	MO	65065-0369	314/348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5800

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
27626	FIRSTCOMP INSURANCE COMPANY	1650 FARNAM ST STE 1000	OMAHA	NE	68102-2103	816/531-7668
13978	FLORISTS MUTUAL INSURANCE COMPANY	500 ST LOUIS ST	EDWARDSVILLE	IL	62025-1502	800/851-7740
11185	FOREMOST INSURANCE CO	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
11600	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450	GRAND RAPIDS	MI	49501	616/942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
29688	FORESTVIEW MORTGAGE INSURANCE COMPANY	601 MONTGOMERY ST	SAN FRANCISCO	CA	94111	415/788-7878
17680	FORUM INSURANCE COMPANY	PO BOX 5033	N SUBURBAN	IL	60197	708/490-4543
11207	FREMONT INDEMNITY COMPANY	PO BOX 29014	GLENDALE	CA	91209-9014	818/549-4600
34266	FRONTIER INSURANCE COMPANY	195 LAKE LOUISE MARIE RD	ROCK HILL	NY	12775-8000	914/796-2100
38512	GAN NATIONAL INSURANCE COMPANY	120 WALL ST 27TH FLOOR	NEW YORK	NY	10005	212/943-8070
25771	GAN NORTH AMERICAN INSURANCE CO	120 WALL ST	NEW YORK	NY	10005	214/634-2250
28339	GATEWAY INSURANCE COMPANY	52 MARYLAND PLAZA	ST LOUIS	MO	63108-1530	800/444-0512
29823	GE RESIDENTIAL MORTG INS CORP OF NC	6601 SIX FORKS ROAD	RALEIGH	NC	27615	800/334-9270
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20815-3701	301/986-2669
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301/986-2669
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20047-0001	301/986-2669
21970	GENERAL ACCIDENT INS CO OF AMERICA	436 WALNUT ST	PHILADELPHIA	PA	19106-3785	215/625-1089
18821	GENERAL CASUALTY CO OF ILLINOIS	PO BOX 450	FREEMONT	IL	61032-0450	815/235-8900
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
38458	GENERAL ELECTRIC MORT INS CORP	PO BOX 177800	RALEIGH	NC	27619	000 000-0000
16675	GENERAL ELECTRIC MORT INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919/846-4120
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203/328-5606
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203/328-5606
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212/602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203/328-5000
41343	GERLING AMERICA INSURANCE COMPANY	717 FIFTH AVE	NEW YORK	NY	10022	212/752-8900
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
24600	GLOBE INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3304
22096	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	800/428-7081
23809	GRANITE STATE INSURANCE COMPANY	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
16591	GREAT AMERICAN INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513/530-8700
25224	GREAT DIVIDE INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	602 951-0905
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
37710	GREAT PACIFIC INSURANCE COMPANY	395 OYSTER POINT BLVD 500	S SAN FRANCISCO	CA	94060-1933	415/872-6676
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402/494-2411
22322	GREENWICH INSURANCE COMPANY	P O BOX 2668	GREENWICH	CT	08570-0001	213/937-5411
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0790	800/247-2152
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	
40541	GROCERS INSURANCE COMPANY	PO BOX 22146	MILWAUKIE	OR	97269-2146	503 833-1600
11401	GUARANTY NATIONAL INSURANCE COMPANY	PO BOX 3329	ENGLEWOOD	CO	80155-3329	800/456-4642
22217	GULF INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	972-650-2800
42811	GULF UNDERWRITERS INSURANCE COMPANY	388 GREENWICH ST #21 FL	NEW YORK	NY	10013-2375	
11444	HAMILTON INSURANCE COMPANY	9201 FOREST HILL AVE #200	RICHMOND	VA	23235-3053	804/261-7000
22292	HANOVER INSURANCE COMPANY THE	100 NORTH PARKWAY	WORCESTER	MA	01605	508/853-7200
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	800/448-4642
22357	HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
29424	HARTFORD CASUALTY INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
37478	HARTFORD INSURANCE CO OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06115	
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	203/722-5117
30104	HARTFORD UNDERWRITERS INSURANCE CO	690 ASYLUM AVENUE	HARTFORD	CT	06115	800/727-0721
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	615 381-5406
21741	HAWKEYE SECURITY INSURANCE COMPANY	PO BOX 1848	DES MOINES	IA	50306-1848	800/747-7833
39527	HERITAGE INDEMNITY COMPANY	30851 W AGOURA ROAD	AGOURA HILLS	CA	91301	818/889-2520
22469	HIGHLANDS INSURANCE COMPANY	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	800/324-4048
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217/789-2500
27138	HOUSEHOLD INSURANCE COMPANY	PO BOX 2000	FARMINGTON HILLS	MI	48333-2000	810/553-2000
38849	HOUSTON GENERAL INS CO	PO BOX 2932	FORT WORTH	TX	76113-1932	817/377-6000
26891	IGF INSURANCE COMPANY	6000 GRAND AVE	DES MOINES	IA	50312-1417	515/276-2766
14249	ILLINOIS FOUNDERS INSURANCE COMPANY	3425 N CICERO AVE	CHICAGO	IL	60641-3778	312/777-6080
23817	ILLINOIS NATIONAL INSURANCE COMPANY	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	1601 CHESTNUT PO BOX 7716	PHILADELPHIA	PA	19192	000 000-0000
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	800/428-1441
21040	INDUSTRIAL INDEMNITY COMPANY	500 N. BRAND BLVD	GLENDALE	CA	91203	415/627-5000
22268	INFINITY INSURANCE COMPANY	PO BX C-189; 2204 LKSH DR	BIRMINGHAM	AL	35283	205/870-4000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402 435-4302
19429	INSURANCE CO OF THE STATE OF PA	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-8596
26700	INSURANCE COMPANY OF ILLINOIS	4333 BROOKLYN AVE	SEATTLE	WA	98185	317/262-6262
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 7716	PHILADELPHIA	PA	19192	215 761-1000
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	619 350-2400
18341	INSURANCE CORPORATION OF NEW YORK	500 N. BROADWAY	JERICHO	NY	11753	516 822-9410
22772	INTEGON INDEMNITY CORP	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	919 770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	800/323-6646
37885	INTERCARGO INSURANCE COMPANY	1450 E AMERICAN LANE	SCHAUMBURG	IL	60173-6090	800/394-3909
10037	INTERLEX INSURANCE CO	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	417 889-1010
33367	INTERMED INSURANCE CO	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	417 889-1010
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312/346-8100
11592	INTERNATIONAL FIDELITY INSURANCE CO	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	800/333-4167
35777	INTERNATIONAL INDEMNITY COMPANY	P.O. BOX 105051	ATLANTA	GA	30348-5051	404/981-7100
21083	INTERNATIONAL INSURANCE COMPANY	181 W MADISON STE 2300	CHICAGO	IL	60602	312/849-5266
22837	INTERSTATE INDEMNITY COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5773	312/346-6400
10952	J C PENNEY CASUALTY INSURANCE CO	2700 W PLANO PARKWAY	PLANO	TX	75075	800/848-8860
11630	JEFFERSON INSURANCE CO OF NEW YORK	525 WASHINGTON BLVD	JERSEY CITY	NJ	07310	201/222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	800/558-6411

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21180	JOHN DEERE INSURANCE COMPANY	34TH AVE & 80TH ST	MOLINE	IL	61255	800/447-0633
25690	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73125-0967	405/270-2416
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	913/234-2631
20685	KANSAS CITY FIRE & MARINE INS CO	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	913/232-2224
11665	KENTUCKY INSURANCE COMPANY	PO BOX 1	COLUMBIA	SC	29202	800/845-8835
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516/431-4441
50237	LAND TITLE INS CO OF ST LOUIS	32 NORTH BRENTWOOD	CLAYTON	MO	63105	314/721-0749
28916	LAWRENCEVILLE PROPERTY AND CASUALTY	2 PRINCESS RD	LAWRENCEVILLE	NJ	08648	
50024	LAWYERS TITLE INSURANCE CORPORATION	PO BOX 27567	RICHMOND	VA	23261-7567	804/281-6720
11738	LEADER NATIONAL INSURANCE CO	4100 HARRY HINES BLVD	DALLAS	TX	75219	800/292-4662
24422	LEGION INSURANCE COMPANY	ONE LOGAN SQUARE #1400	PHILADELPHIA	PA	19103	215 963-1200
42404	LIBERTY INSURANCE CORPORATION	100 MAIN STREET	DOVER	NH	03820	617/357-9500
23035	LIBERTY MUTUAL FIRE INSURANCE CO	100 MAIN STREET	DOVER	NH	03820	617/357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	100 MAIN ST	DOVER	NH	03820	800/255-0254
33855	LINCOLN GENERAL INSURANCE CO	3350 WHITEFORD RD	YORK	PA	17402	717/757-0060
14400	LITTITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITTITZ	PA	17543-7007	717/626-4751
33600	LM INSURANCE CORPORATION	100 MAIN STREET	DOVER	NH	03820	617/357-9500
23086	LMI INSURANCE COMPANY	P.O BOX 2070	MILWAUKEE	WI	53201-2070	919/836-2000
20311	LONDON ASSURANCE OF AMERICA INC THE	25 INDEPENDENCE BLVD	WARREN	NJ	07059	908/580-0800
14435	LUMBER MUTUAL INSURANCE COMPANY	PO BOX 9165	FRAMINGHAM	MA	01701-9165	616/872-8111
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847/320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6396	800/327-0630
35769	LYNDON PROPERTY INSURANCE COMPANY	645 MARYVILLE CENTRE DR	ST LOUIS	MO	63141-5832	314/542-3636
29998	MARINE INDEMNITY INSURANCE CO OF AMERIC	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273-6136	908 580-0800
28932	MARKEL AMERICAN INSURANCE COMPANY	SHAND MORAHAN PLAZA	EVANSTON	IL	60201-9993	804/273-1400
38970	MARKEL INSURANCE COMPANY	SHAND MORAHAN PLAZA	EVANSTON	IL	60201-3622	312/866-0702
19356	MARYLAND CASUALTY COMPANY	PO BOX 1228	BALTIMORE	MD	21203-1228	800/344-5574
22306	MASSACHUSETTS BAY INS CO	100 NORTH PARKWAY	WORCESTER	MA	01605	617/853-7200
22152	MAYFLOWER INSURANCE COMPANY LTD THE	CNA PLAZA 31S	CHICAGO	IL	60685	312 822-5105
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914/273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914/273-4545
32654	MEDICAL DEFENSE ASSOCIATES	PO BOX 3817	SPRINGFIELD	MO	65808-3817	800/492-7212
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573 893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46805	219/485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	4000 LEGATO ROAD #800	FAIRFAX	VA	22033	904/279-2600
33650	MENDOTA INSURANCE COMPANY	1295 NORTHLAND DR	MENDOTA HEIGHTS	MN	55120-1146	612-688-4100
31968	MERASTAR INSURANCE COMPANY	PO BOX 180100	CHATTANOOGA	TN	37401-7100	615/755-7700
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515/243-8171
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
39950	METROPOLITAN GENERAL INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
26296	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
38660	MIC GENERAL INSURANCE CORPORATION	3044 W GRAND BLVD ANX 75	DETROIT	MI	48202	313/556-2449
38601	MIC PROPERTY AND CASUALTY INS CORP	3044 WEST GRAND BLVD	DETROIT	MI	48202	313/556-2449
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517/482-6211
23396	MICHIGAN MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	800 257-1900
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/532-3200
23418	MID CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101-1409	918/587-7221
36650	MID-STATE SURETY CORPORATION	3400 E LAFAYETTE	DETROIT	MI	48207	313 682-7979
11851	MIDLAND RISK INSURANCE COMPANY	PO BOX 17905	MEMPHIS	TN	38178-0905	901/680-9100
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	13801 RIVERPORT DR #200	MARYLAND HTS	MO	63043-4810	314/298-7332
14559	MIDWEST MUTUAL INSURANCE CO	PO BOX 65600	WEST DES MOINES	IA	50265-0600	515/267-5558
19011	MIDWESTERN INSURANCE COMPANY	436 WALNUT ST	PHILADELPHIA	PA	19105	800/347-4444
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618/463-3636
23531	MILLERS MUTUAL FIRE INSURANCE CO THE	PO BOX 2269	FT WORTH	TX	76113-2269	817 332-7761
14583	MILLERS MUTUAL INSURANCE ASSOCIATION	PO BOX 9006	ALTON	IL	62002-9006	618/463-3636
23582	MINNESOTA FIRE AND CASUALTY COMPANY	PO BOX 1233	MINNEAPOLIS	MN	55440	800/727-5353
10191	MISSOURI EMPLOYERS MUTUAL INS CO	1000 W NIFONG BLVD	COLUMBIA	MO	65203	314 499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	314/893-5300
36668	MISSOURI MEDICAL INSURANCE COMPANY	8630 DELMAR BLVD #100	ST LOUIS	MO	63126	800/392-8039
00103	MISSOURI PROPERTY INS PLACEMENT FACILIT	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800/392-7240
32077	MONTGOMERY WARD INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	800/621-0393
29658	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	800/558-9900
22012	MOTORS INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
33391	MUTUAL ASSURANCE INC	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205 877-4400
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319/752-0966
31119	MUTUAL PROTECTIVE INS CO	PO BOX 3477	OMAHA	NE	68103-0477	402/391-6900
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	612/631-7000
20583	NAC REINSURANCE CORPORATION	PO BOX 2568	GREENWICH	CT	06836-2568	203/622-5226
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 460350	ST LOUIS	MO	63146-7350	800 444-8994
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405/258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N GAINES CTR DR	SCOTTSDALE	AZ	85258	602 948-0505
10243	NATIONAL CONTINENTAL INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
16217	NATIONAL FARMERS UNION PRO & CAS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
23752	NATIONAL FARMERS UNION STANDARD INS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
15679	NATIONAL FIRE & INDEMNITY EXCHANGE	4233 SULPHUR AVE	ST LOUIS	MO	63109	800/325-9522
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312/822-5105
42447	NATIONAL GENERAL ASSURANCE COMPANY	P O BOX 66937	ST LOUIS	MO	63166-6937	314/298-0500
23728	NATIONAL GENERAL INS CO	PO BOX 66937	ST LOUIS	MO	63166-6937	800/847-6442
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402/346-7400
27944	NATIONAL INSURANCE ASSOCIATION	PO BOX 6070	INDIANAPOLIS	IN	46206-6070	317 816-3400
23736	NATIONAL INSURANCE UNDERWRITERS	PO BOX 1566	ST PETERS	MO	63376-8566	314/928-9960
32620	NATIONAL INTERSTATE INSURANCE COMPANY	29325 CHAGRIN BLVD	PEPPER PIKE	OH	44122-4613	800 929-1500
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402/346-7400
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST PO BX 10350	STAMFORD	CT	06904-2350	203 328-5000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	312/441-5400
51020	NATIONAL TITLE INS OF NEW YORK INC	17911 VON KARMAN AVE #510	IRVINE	CA	92714	714 622-5000
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
50318	NATIONS TITLE INSURANCE COMPANY	17911 VON KARMAN AVE	IRVINE	CA	92614-6253	800/362-2407
28223	NATIONWIDE AGRIBUSINESS INS CO	1963 BELL AVE	DES MOINES	IA	50315-1090	515/245-8710
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43216	614/249-6887
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/227-6887
25240	NAU COUNTRY INSURANCE COMPANY	6701 HWY 10 NW	RAMSEY	MN	55303-4548	612 427-3770
42307	NAVIGATORS INSURANCE COMPANY	123 WILLIAM STREET	NEW YORK	NY	10038	212/406-2900
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	800/247-8043
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617/357-8400
23941	NEW HAMPSHIRE INSURANCE COMPANY	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
16608	NEW YORK MARINE & GENERAL INS CO	330 MADISON AVENUE	NEW YORK	NY	10017	212-551-0600
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
29785	NN INSURANCE COMPANY	PO BOX 9108	DES MOINES	IA	50306-9108	414/792-3349
10340	NOBEL INSURANCE COMPANY	8001 LBJ FREEWAY #300	DALLAS	TX	75251-1301	800 766-6235
36684	NONPROFITS INS ASSN AN INTERINS EXCH	920 SECOND AVE S #700	MINNEAPOLIS	MN	55402-4023	612/376-4200
29530	NORDSTERN INSURANCE CO OF AMERICA	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212/412-0700
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603/644-6600
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	201/301-8000
36455	NORTHBROOK INDEMNITY CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	847 402-5000
36463	NORTHBROOK NATIONAL INS CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	847 402-5000
19224	NORTHBROOK PROPERTY & CASUALTY INS CO	C/O TAX ADMINISTRATION 51	ST. PAUL	MN	55102	847 402-5000
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	PO BOX 1228	BALTIMORE	MD	21203	301/366-1000
27967	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	612/688-4100
23906	NORTHWESTERN NATIONAL CASUALTY CO	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	414/792-3349
20338	NORTHWESTERN PACIFIC INDEMNITY CO	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	913/469-9450
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919/833-1600
24074	OHIO CASUALTY INSURANCE COMPANY	136 N 3RD ST	HAMILTON	OH	45025-0001	513 867-3897
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	800/243-0210
26565	OHIO INDEMNITY COMPANY	PO BOX 182138	COLUMBUS	OH	43218-2138	800/331-8452
24062	OHIO SECURITY INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	513/867-3897
36625	OLD RELIABLE CASUALTY COMPANY	231 W LOCKWOOD AVE	WEBSTER GROVES	MO	63119-2327	314/968-4900
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	412/834-5000
35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	PO BOX 470185	TULSA	OK	74147-0185	918/494-7000
50320	OLD REPUBLIC NATIONAL TITLE INS CO	400 2ND AVE S	MINNEAPOLIS	MN	55401-2499	612/371-1111
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	515/270-0009
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913/432-6400
12254	OMAHA INDEMNITY COMPANY THE	3102 FARNAM ST	OMAHA	NE	68131-3405	402/342-3326
37540	OMAHA PROPERTY AND CASUALTY INS CO	3102 FARNAM ST	OMAHA	NE	68131-3405	402/342-3326
39098	OMNI INSURANCE COMPANY	1000 PARKWOOD CIRCLE	ATLANTA	GA	30339	770 952-4500
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-3160	517/323-1521
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215/241-4000
20346	PACIFIC INDEMNITY COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	210/580-2000
29572	PAFCO GENERAL INSURANCE COMPANY	4720 KINGSWAY DR	INDIANAPOLIS	IN	46205	317 259-6300
18139	PEAK PROPERTY AND CASUALTY INS CORP	PO BOX 3329	ENGLEWOOD	CO	80155	800/456-4642
24198	PEERLESS INSURANCE COMPANY	62 MAPLE AVE	KEENE	NH	03431-1625	603/352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215/443-3600
21962	PENNSYLVANIA GENERAL INSURANCE CO	436 WALNUT ST	PHILADELPHIA	PA	19106-3714	215/625-1069
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215 625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	800/222-2749
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717/234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342	HOUSTON	TX	77001	713 423-4321
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515/295-2461
35718	PHICO INSURANCE COMPANY	PO BX 85 ONE PHICO DR	MECHANICSBURG	PA	17055-0085	717/766-1122
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610 617-7900
35262	PHOENIX ASSURANCE CO OF NEW YORK	9300 ARROWPOINT BLVD	CHARLOTTE	NJ	28273-8136	908 580-0800
25823	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
44610	PHYSICIANS DEFENSE ASSOCIATION	PO BOX 104716	JEFFERSON CITY	MO	65110	314/634-5447
20419	PLAINS INSURANCE COMPANY	PO BOX 25951	OVERLAND PARK	KS	66225-5951	316/855-3456
27251	PMI MORTGAGE INS CO	601 MONTGOMERY ST	SAN FRANCISCO	CA	94111-2603	415/788-7878
40134	POTOMAC INSURANCE CO OF ILLINOIS	436 WALNUT ST	PHILADELPHIA	PA	19106-3714	215/625-1069
42803	PREFERRED ABSTAINERS INS CO	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	
42331	PREFERRED AMERICA INSURANCE COMPANY	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265	515/267-5558
36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	10707 PACIFIC ST STE 205	OMAHA	NE	68114	402/392-1566
44063	PREFERRED PHYSICIANS MEDICAL RRG INC	7000 SQUIBB ROAD	MISSION	KS	66202	800/562-5589
15032	PREFERRED RISK MUTUAL INSURANCE CO	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515/267-5558
33359	PROFESSIONAL LIABILITY INSURANCE CO	25 CENTURY BLVD #103	NASHVILLE	TN	37214	615/391-3102
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	800/283-1802
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
29467	PROTECTION MUTUAL INSURANCE COMPANY	300 S NORTHWEST HWY	PARK RIDGE	IL	60068-5872	800/733-7642
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	800/428-7082
24295	PROVIDENCE WASHINGTON INSURANCE CO	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
26050	PROVIDIAN AUTO AND HOME INSURANCE CO	20 MOORES ROAD	FRAZER	PA	19355	800/325-4006
36447	PRUDENTIAL GENERAL INS CO	23 MAIN ST	HOLMDEL	NJ	07733	908 946-5000
32352	PRUDENTIAL PROPERTY & CASUALTY INS CO	23 MAIN ST	HOLMDEL	NJ	07733	908 946-5000
39985	PURITAN EXCESS AND SURPLUS LINES INS CO	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5270
24384	RANGER INSURANCE COMPANY	10777 WESTHEIMER	HOUSTON	TX	77042	800/392-1970

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21253	RECIPROCAL EXCHANGE	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
37303	REDLAND INSURANCE COMPANY	PO BOX 1574	COUNCIL BLUFFS	IA	51502-1574	712/328-3918
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
24457	RELIAANCE INSURANCE COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4000
24430	RELIAANCE NATIONAL INDEMNITY COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4116
40592	RELIAANCE NATIONAL INSURANCE COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4000
38318	REPUBLIC INSURANCE COMPANY	PO BOX 660560	DALLAS	TX	75266-0560	214/559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	919/724-1986
31069	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602/263-6936
13390	RISORP NATIONAL INSURANCE COMPANY	1390 MAIN ST PO BOX 1598	SARASOTA	FL	34230-1598	800/262-2962
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	800/447-2205
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	800/747-2957
24678	ROYAL INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
26980	ROYAL INSURANCE COMPANY OF AMERICA	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
39039	RURAL COMMUNITY INSURANCE COMPANY	PO BOX 5118	SIOUX FALLS	SD	57117-5118	612/667-2085
11215	SAFECO INS CO OF PA	55 WEST ST	KEENE	NH	03431	603/358-1440
24740	SAFECO INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	2800 W HIGGINS RD #1100	HOFFMAN ESTATES	IL	60195-5205	312/490-2900
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
24694	SAFEGUARD INSURANCE COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314/995-5300
40460	SAGAMORE INSURANCE COMPANY	1095 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317/636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	26600 TELEGRAPH ROAD	SOUTHFIELD	MI	48034	913/451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	602/948-0505
20354	SEA INSURANCE CO OF AMERICA THE	25 INDEPENDENCE BLVD	WARREN	NJ	07059	908/580-0800
22535	SEABOARD SURETY COMPANY	385 WASHINGTON ST 102 F	ST PAUL	MN	55102	612/221-7911
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	800/558-3405
24902	SECURITY INSURANCE CO OF HARTFORD	PO BOX 420	HARTFORD	CT	06141-0420	203/674-6952
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	800/621-1919
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	201/948-3000
24968	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715/346-6883
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	314/874-4382
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573/445-8441
26107	SKANDIA U S INSURANCE COMPANY	PO BOX 149061	CORAL GABLES	FL	33114-9061	305/461-7400
39322	SOREMA NORTH AMERICA REINSURANCE CO	199 WATER STREET	NEW YORK	NY	10038	212/480-1900
27645	ST JUDES PROTECTIVE ASSOCIATION INC	1704 CHRISTY STE 200	JEFFERSON	MO	65101-3457	
24767	ST PAUL FIRE & MARINE INSURANCE CO	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
24775	ST PAUL GUARDIAN INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
24805	ST PAUL INSURANCE CO OF ILLINOIS THE	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/221-8069
24791	ST PAUL MERCURY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
41521	ST PAUL PROPERTY & CASUALTY INS CO	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/221-8069
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	3290 NORTHSIDE PKWY NW	ATLANTA	GA	30327	404/261-9000
18023	STAR INSURANCE COMPANY	26600 TELEGRAPH RD	SOUTHFIELD	MI	48034	810/358-1100
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614/464-5000
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	614/464-5000
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614/464-5000
25143	STATE FARM FIRE AND CASUALTY CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309/766-2020
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORTWORTH	TX	76124	
41416	STATEWIDE INSURANCE COMPANY	PO BOX 799	WAUKEGAN	IL	60079-0799	708/662-0073
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	800/892-5869
22276	STONEWALL INSURANCE COMPANY	31 INVERNESS CTR PKWY 200	BIRMINGHAM	AL	35242	205/991-0344
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201/847-8600
20362	SUMITOMO MARINE & FIRE INS CO LTD	PO BOX 4602	WARREN	NJ	07059	908/604-2900
20370	SUN INSURANCE OFFICE OF AMERICA INC	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605/336-0850
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	813/367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217/789-2500
42376	TECHNOLOGY INSURANCE COMPANY	20 TRAFALGAR SQUARE #459	NASHUA	NH	03063	603/883-1868
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
25402	THOMAS JEFFERSON INSURANCE COMPANY	PO BOX 88806	N. PALM BEACH	FL	33408-8806	904/358-5151
50067	TICOR TITLE INSURANCE COMPANY	171 NORTH CLARK ST	CHICAGO	IL	60601-3294	800/621-1919
25453	TIG COUNTRYWIDE INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75015-8806	818/596-5000
25496	TIG INDEMNITY COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	214/831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	213/742-4192
25518	TIG PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	818/596-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	512/824-4546
12904	TOKIO MARINE AND FIRE INS CO LTD (US BR	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE FS21	TORRANCE	CA	90509	310/787-1310
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	800/821-3478
41238	TRANS PACIFIC INSURANCE COMPANY	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
26886	TRANSGUARD INS CO OF AMERICA INC	215 W DIEHL RD	NAPERVILLE	IL	60563	708/717-3512
50012	TRANSMATION TITLE INSURANCE COMPANY	6630 W BROAD ST	RICHMOND	VA	23230	215/241-6000
33014	TRANSPORT INSURANCE COMPANY	4100 HARRY HINES BLVD	DALLAS	TX	75219-3295	800/527-5412
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-8014	317/841-2948
31194	TRAVELERS CASUALTY & SUR CO OF AMERI	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
19046	TRAVELERS CASUALTY AND SURETY CO OF IL	ONE TOWER SQUARE	HARTFORD	CT	06183	708/245-4001
36170	TRAVELERS CASUALTY CO OF CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	800/243-8786
25674	TRAVELERS INDEMNITY CO OF ILLINOIS	215 SHUMAN BLVD	NAPERVILLE	IL	60563	800/243-8786
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
40282	TRAVELERS INDEMNITY COMPANY OF MO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	214/650-2800
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	203/277-3966
38130	TRAVELERS PROPERTY CAS INS CO OF ILL	ONE TOWER SQUARE	HARTFORD	CT	06183	708/245-4001
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860/277-0111
31003	TRI STATE INSURANCE CO OF MINNESOTA	ONE ROUNDWIND RD	LUVERNE	MN	56156	507/283-9561
25712	TRI STATE INSURANCE COMPANY	PO BOX 3269	TULSA	OK	74102	800/347-4444
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	919/723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
41211	TRITON INSURANCE COMPANY	307 W SEVENTH ST #400	FORT WORTH	TX	76102	817/348-7500
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
27120	TRUMBULL INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	203/547-5000
40118	TRUSTGARD INSURANCE COMPANY	650 S FRONT ST	COLUMBUS	OH	43216	614/445-2900
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
29599	U S SPECIALTY INSURANCE COMPANY	PO BOX 1546	ST PETERS	MO	63376-8546	314/298-9494
37893	ULICO CASUALTY COMPANY	111 MASSACHUSETTS AVENUE	WASHINGTON	DC	20001-1461	202/682-6689
18619	UNDERWRITERS INSURANCE COMPANY	PO BOX 3649	CULVER CITY	CA	90231-3649	919/846-4120
25763	UNIGARD SECURITY INSURANCE COMPANY	1215 4TH AVE STE 1001	SEATTLE	WA	98161-1001	206/641-4321
25844	UNION INSURANCE CO	PO BOX 80439	LINCOLN	NE	68501-0439	800/456-7688
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	1 EAST WACKER DR	CHICAGO	IL	60601-1883	312/661-4972
11770	UNITED FINANCIAL CASUALTY COMPANY	747 ALPHA DR	HIGHLAND HTS	OH	44143	216/461-5000
13021	UNITED FIRE AND CASUALTY COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407	800/553-7937
51624	UNITED GENERAL TITLE INS CO	PO BOX 1591	BATON ROUGE	LA	70621	504/924-6007
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	800/334-8966
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	919/373-0232
24473	UNITED PACIFIC INSURANCE COMPANY	THREE PRKWAY	PHILADELPHIA	PA	1902-1376	215/864-4116
21776	UNITED SECURITY INSURANCE COMPANY	PO BOX 1848	DES MOINES	IA	50306-1848	515/222-4000
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78268-0429	512/498-2540
25887	UNITED STATES FIDELITY & GUARANTY CO	PO BOX 1138	BALTIMORE	MD	21203-1138	410/547-3000
21113	UNITED STATES FIRE INSURANCE CO	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
25895	UNITED STATES LIABILITY INSURANCE CO	1030 CONTINENTAL DR	KING OF PRUSSIA	PA	19406-2808	215/688-2535
29157	UNITED WISCONSIN INSURANCE COMPANY	401 W MICHIGAN ST	MILWAUKEE	WI	53201	414/226-6300
32867	UNIVERSAL FIRE & CASUALTY INS CO	730 W 45TH ST	MUNSTER	IN	46321	219/924-9522
37931	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	12809 WEST DODGE ROAD	OMAHA	NE	68154	402/333-9000
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402/435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 1068	HOUSTON	TX	77251-1068	713/863-7788
41181	UNIVERSAL UNDERWRITERS INS CO	6363 COLLEGE BLVD	OVERLAND PARK	KS	66211	913/339-1000
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78268	800/531-8722
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78268	210/498-2211
24376	USLIFE INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	708/517-6000
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315/735-3321
26611	VALIANT INS CO	PO BOX 1228	BALTIMORE	MD	21203	301/366-1000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
26093	VALLEY NATIONAL INSURANCE COMPANY	2450 14TH AVE SE POB 1119	ALBANY	NY	97321-0421	317/262-6262
24554	VANGUARD INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	214/559-1252
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	314/349-3985
36781	VASA NORTH ATLANTIC INSURANCE COMPANY	PO BOX 6056	INDIANAPOLIS	IN	46206	317/238-5800
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	800/334-9270
11762	VESTA FIRE INSURANCE CORP	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
42668	VESTA INSURANCE CORPORATION	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	908/580-2000
13137	VIKING INSURANCE COMPANY OF WI	PO BOX 5365	MADISON	WI	53705-0365	512/346-2401
40827	VIRGINIA SURETY COMPANY INC	123 N WACKER DRIVE 26TH F	CHICAGO	IL	60606-9611	312/701-3700
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	800/852-7600
35971	VOYAGER PROPERTY & CASUALTY INS CO	110 W 7TH ST	FT WORTH	TX	76101-2045	
26085	WARNER INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998	312/441-5400
32778	WASHINGTON INTERNATIONAL INSURANCE CO	300 PARK BLVD STE 500	ITASCA	IL	60143-2625	312/490-1850
26069	WAUSAU BUSINESS INSURANCE COMPANY	PO BOX 8017	WAUSAU	WI	54401	715/845-5211
26042	WAUSAU UNDERWRITERS INS CO	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
25011	WESCO INSURANCE COMPANY	301 N WALNUT ST 18TH FL	WILMINGTON	DE	19801	800/449-3726
44393	WEST AMERICAN INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	314/469-5472
21121	WESTCHESTER FIRE INSURANCE COMPANY	SIX CONCOURSE PARKWAY #25	ATLANTA	GA	30328	404/393-9955
30630	WESTERN DIVERSIFIED CASUALTY INS CO	PO BOX 770	DEERFIELD	IL	60015	708/948-8988
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605/336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	800/243-0210
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5270
12599	WINDSOR INSURANCE COMPANY	1300 PARKWOOD CIR #900	ATLANTA	GA	30339	404/951-5599
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213/747-6492
11126	YASUDA FIRE & MARINE INS CO OF AMER TH	225 LIBERTY ST	NEW YORK	NY	10281	212/416-1200
24325	YORK INSURANCE COMPANY	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812/464-6836
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818/713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
16535	ZURICH INSURANCE COMPANY	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000

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